



VISA FAQs

Who do I call to report my VISA card lost or stolen?

Call (800) 449-7728, as soon as possible to report your card lost or stolen.

Is there an annual fee charged?

Wanigas does not charge an annual fee with our VISA Credit cards.

What is the transaction fee on Cash Advances?

Cash Advance Fee of 3% - minimum \$5, maximum \$90

Is interest charged on interest and fees?

We do not include interest and fees on your Average Daily Balance.

Is there an over limit fee charged?

We do not charge an over the limit fee unless you are more than \$50 over your limit on the statement closing date.

When is my payment due?

Your payment due date will always be on the 5th day of each month. If the 5th falls on a weekend, making your payment the following Monday will be considered on time.

When are late fees assessed to my balance?

Up to \$25 is charged when more than 1 day late.

What are my payment options?

You can make your VISA payment several different ways. Make a payment at one of our [branches](#), by [phone](#), with [EZ Banking](#), online through Member**Connect**, through an [ATM](#) or by using our convenient Auto Payment Program. Just choose the one that is right for you.

What is the Auto Payment Program?

We will deduct your VISA payment from your account each month on the due date. There are three payment options; minimum monthly payment (\$15 or 3% of the balance, whichever is greater), a predetermined amount set by you, or pay the full balance monthly.

What if I change my mind and don't want the Auto Payment Program, am I stuck with it?

Absolutely not, you may cancel at any time by giving actual notice of revocation in writing to the credit union.

What number do I call to make a VISA payment by phone?

During normal business hours you can call Wanigas at (989) 759-5783. Outside of normal business hours you can call VISA Pay by Phone at (800) 654-7728.

Is there a fee to make my VISA payment over the phone?

There is \$5 fee if your payment is made through VISA Pay by Phone. There is no charge if you transfer your payment from your Wanigas account through EZ Banking or MemberConnect (online banking).

I can't make it to the office to sign the form, now what?

Simply call (989) 759-5783 or toll-free (800) 675-2285 ext. 5783 and request the form be mailed to your home.

What are CURewards?

An exciting program connected with the Wanigas VISA Credit Card is called CU Rewards. This means with every purchase you make with your Wanigas VISA Credit card, you will earn points which can be converted into great merchandise or travel. Save your points and get airline tickets, jewelry, electronics and much, much more! To see the items available, visit www.CURewards.com.

What does Verified by VISA mean to me?

If you make purchases over the internet and have signed up for [Verified by VISA](#), your purchases are protected. It's an added security measure Wanigas feels our members need. **Through a secure authentication process, your identity is protected and confirmed, with your personal password, each time you purchase at a participating merchant site. You can be assured that using your Visa Credit card on the Web is just as safe as using it at a local merchant around the corner!**

How do I set up Verified by VISA?

[Click here](#) to register your VISA Credit Card and feel safe knowing you are protected.

How do I get my VISA Credit Card limit increased?

You can apply for an increase by completing the application online under MemberConnect or call a loan representative at 989-799-9812.