

## Visa Authorized User FAQs

**Q. What is an authorized user?**

**A.** An authorized user is a person you designate to be issued a card on your Visa account. He or she is not required to be a credit union member or named on any of your other credit union accounts; and there is no minimum age requirement. As an authorized user of the account, he or she can use the card for purchases and cash advances anywhere Visa is accepted. The distinction between the borrower(s) and an authorized user is that the authorized user is not legally responsible for making payments to the account.

**Q. Are there limits to an authorized user's access to the account?**

**A.** Yes. The card they are issued can be used for purchases and cash advances, but they are not authorized to request changes to your account, including but not limited to:

- Account closure
- Replacement cards
- Reissued PINs
- Address or phone changes
- Credit limit changes

**Q. Are there limits to the types of transactions an authorized user is permitted?**

**A.** Authorized users are allowed to make purchases (in person and online) and cash advances (in person; a phone request requires depositing the proceeds to an SECU account the cardholder is named on). They are not issued a PIN, and therefore cannot request cash at an ATM. They also cannot authorize balance consolidations.

**Q. Is there a minimum age requirement?**

**A.** No, an authorized user may be a minor or an adult.

**Q. Is an authorized user required to be a member of the credit union?**

**A.** No, the person you authorize to use your account needn't be a credit union member nor named on any of your other credit union accounts.

**Q. Is an authorized user required to be a relative?**

**A.** No, the person you authorize to use your account need not be a relative. You may authorize a relative or non-relative such as a significant other or caregiver; anyone who you would like to permit to make purchases or cash advances on your account.

**Q. Can an authorized user choose a custom design for his or her card?**

**A.** A custom design can only be selected by logging into the primary cardholder's account in Online Banking. It is entirely up to the member if he or she wishes to assist an authorized user with designing a custom card.

**Q. Is an authorized user responsible for making payments to the credit union?**

**A.** No, the borrower(s) are responsible for making payments to the credit union. Any restrictions on using the card or making payments to you are at your discretion, and solely between you and the authorized user.

- Q. Will my card number change if I add an authorized user to my account?**
- A.** No, the authorized user is issued a card with the same number as the borrower(s). There is no disruption to the account when an authorized user is added to it.
- Q. May I add more than one authorized user to my account?**
- A.** Yes. You can add up to 10 authorized users. A separate **Visa Authorized User** form is required for each cardholder you wish to add.
- Q. How do I add an authorized user to my Visa credit card account?**
- A.** A short, easy form is all that is required. The **Visa Authorized User** form is available on our website in **Quick Links – Forms**. Print your names, read the agreement, make sure the borrower, co-borrower (if any) and authorized user sign and date it; then mail or fax it to the credit union.
- Q. What happens if the card is lost or stolen?**
- A.** The process is the same whether a borrower or authorized user card is reported lost or stolen. The account is closed and any balance is transferred to a new account. All cardholders are issued new cards with a new number. If you designed your own cards, those images will appear on your new cards.
- Q. What is the process for removing an authorized user from my account?**
- A.** The process is the same for removing any cardholder. To ensure protection against unauthorized use, the account is closed. The remaining cardholders are issued a new account with a new card number.
- Q. Why would I want to issue a card to an authorized user?**
- A.** As a credit union Visa credit card cardholder, you're already taking advantage of our competitively low rates and the convenience of making purchases nearly anywhere in the world. Now you can extend these benefits. You can make daily errands and shopping easier by giving a card to your spouse, girl- or boyfriend, or partner. You can give a card to your child for school or college expenses. It's a great way to teach minors about credit and financial responsibility under your guidance until they become legally eligible. How about peace of mind? Request a card for anyone to ensure they have a financial resource in case of an emergency.
- Q. Will you obtain a copy of my credit to add an authorized user?**
- A.** A credit report is not obtained for either the borrower(s) or authorized user for a request to add an authorized user to your account.
- Q. Can you place limits on the types or amounts an authorized user is allowed to authorize?**
- A.** No, you can't place separate limits on the types of transactions or transaction amounts for an authorized user card. Any restrictions would affect all cardholders on the account, the borrower(s) and the authorized user.
- Q. Can you send the card to a different address?**
- A.** Yes. Please submit a written request containing the address it should be mailed to and the signature of the **borrower** to ship a card anywhere other than the address on your account.
- Q. How will the card affect an authorized user's credit score?**
- A.** There is no effect on the person's credit score since authorized users are not reported to the credit bureaus.