

# State Department Federal Credit Union

## Topics of Interest

### What Is The Difference Between Debit Or Credit?

When using your State Department Federal Credit Union VISA Check Card to shop, pay for gas or make purchases, you may have been asked to select “Debit or Credit?” Ever wonder why you’re asked this question? The merchant is simply asking how you would like the transaction to be processed. No matter how you respond - “debit” or “credit” - the purchase will deduct from your *checking* account.

#### What Is the Difference?

**Credit** - If you say “credit” and sign for the purchase, the transaction is processed through the VISA® network.

**Debit** - If you say “debit”, the transaction is processed through the ATM network and you must use a personal identification number (PIN).

But here’s a little-known fact: When you choose “credit” and sign for the purchase it actually helps your Credit Union and other members by keeping costs down.