

# What's a Signature Transaction?

MEMBER  
FDIC

If you swipe your card to pay at a store, the machine usually provides two choices: **DEBIT OR CREDIT**.

Many people think that question means, "What type of **CARD** do you have?"

Actually, the machine already **KNOWS** that your card is your checking account debit card and not a traditional credit card! What it is really asking is whether you would rather validate your purchase by entering your **PIN (= DEBIT) or SIGNATURE (= CREDIT)**.

Some stores will not even ask for your signature on certain purchases or on small purchases if you choose **CREDIT**. A purchase at a gas pump is a good example.

Remember: **ANY** transaction that does not use your **PIN** is considered a **CREDIT (or SIGNATURE)** transaction.

**In order to earn ScoreCard Reward points, you should choose CREDIT.**

Subject to change at any time without notice.