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To Debit or Not to Debit, that is the Question!

This is the question Shakespeare may have asked regarding his finances. Here are some helpful hints about the best ways to use debit and credit cards:

Grocery stores – debit

Retail stores – debit for small purchases; credit for large purchases

Service stations – credit

Airlines, hotels, car rental – credit

Online purchases – credit

In our busy lives, debit cards certainly have their place for convenience. However, avoid using your debit card for purchases at service stations, hotels, airlines, car rental, and online retailers. These types of transactions will result in a hold being placed on your funds until the transaction clears. If your transaction is denied, and you still see funds available in your account, these holds are causing the denial. It is much easier to use a credit card in those instances. Just remember to pay off your balance each month to avoid interest charges.

As always, thank you for your membership at Met Tran FCU. Please let us know how we may better assist you!

Thank you,

Jeff McGuire

Jeff McGuire
CEO - Met Tran FCU