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DEBIT CARD / ATM CARD

Why would I want a Debit Card?

- Can be used anywhere Visa is displayed and at over 1 million ATM's worldwide
- More secure than carrying lots of cash and easier to carry than your checkbook
- Saves you money because you write less checks. Plus out of town checks are more difficult to cash.

What are my Debit Card Options and Restrictions on my Card?

- You can apply for a Personal or Business Debit Card
- You can have the card access 1 Checking Account and 1 Savings Account (this allows you to transfer money at ATM's between 2 accounts)
- To help prevent fraud, we limit our Debit Card to the United States. If you are traveling or making purchases (online) outside the United States, please call our Bookkeeping Department at 715-258-1410 to activate your card in the areas you are traveling.

How do I activate my Card and select a PIN?

- Call 800-992-3808 and answer 3 different security questions to activate your card
- You can also select your Personal Identification Number (PIN) at the same time
- If you forget your PIN you can call the 800 number above, answer the security questions, and select a new PIN

What are my limits when I enter my PIN?

- There are 2 types of PIN transactions - at an ATM and at a Point of Sale (POS) where you select Debit/ATM
- Our system will allow 15 PIN transactions from 6 p.m. today until 6 p.m. tomorrow. This number includes both ATM and POS Debit/ATM transactions.
- At the ATM, you can withdraw a maximum of \$525.00 during the above time period. (ATM Card and Debit Card)
- At a POS transaction (when selecting Debit), you are allowed a maximum of \$2,500.00.
- Therefore, you are allowed a total of \$3,025.00 daily for PIN transactions. If these limits are not sufficient please contact our Bookkeeping Department at 715-258-1410 to discuss your options.

What are my limits for Credit/Signature Based Point of Sale (POS) or Cash Advance?

- Our system will allow 20 preauthorizations or holds on your account for signature based transactions.
- Our system has a \$2,500.00 limit over a 3 day period or the current balance in your account (whatever is lower). If this limit is not sufficient please contact our Bookkeeping Department at 715-258-1410 to discuss your options.
- A Visa merchant will process a preauthorization first to make sure there are funds available. The system will put a hold on those funds until the merchant completes the transaction. This hold will remain on your account for a maximum of 3 days. If the transaction is posted to your account before the 3 days that hold will be canceled.

Example - If you make a purchase for \$1,000.00 today, you will still have \$1,500.00 available to purchase items (unless your current balance is lower than \$1,500.00). As soon as the \$1,000.00 is posted to your account, your available funds are back up to \$2,500.00 or the balance in your account (whatever is lower).

Fraud Prevention Program - You may receive a call from a company called Enfact. This company helps us protect you as our customers. The Enfact system reviews each transaction and compares it to the transaction history on your account. If a transaction is unusual our automated system will contact you to verify if you authorized the transaction. Our system will call your cell, home, and work phone number (*if you have provided them to us*) every 15 minutes and will try each number twice. The system will call between the hours of 8 a.m. and 9 p.m. central time, and will try only that day. If Enfact reaches an answering machine or voicemail, a message will be left containing the toll-free number above for you to call, and your case number. If you don't respond, your card will be put on hold until you verify the transaction.

If the transaction is an authorized transaction, please let Enfact know and your card will stay active. If the transaction is fraudulent, a live person will take care of you and the fraudulent charges. *If your primary or cell phone number changes, please contact our Bookkeeping Department at 715-258-1410 with the changes immediately.* This will help the Enfact system get in contact with you sooner and could help prevent additional fraud on your account.