



Helpful Things to Know Before Using Your Debit Card

1. Your debit card may be used in any ATM for cash withdrawals and at merchants accepting VISA cards. The transactions post directly to your checking account. When making a purchase, (1) you may use the card as a CREDIT transaction, with only a signature authorization, or (2) use the card as a DEBIT transaction, supplying your PIN. Sometimes merchants will provide the cash back option for pinned transactions, saving you a trip to the ATM later.
2. If you choose to use your debit card as a credit transaction, in person or over the internet, you may be asked to provide your zip code for security measures. This must match the zip code of the address listed for your checking account. Please make certain the bank always has your correct address on file
3. Most fraud originates from overseas. As a precaution, our default settings for all cards block foreign transactions. If you plan to travel out of the United States, or need to purchase something from a foreign company, you must contact us to remove this setting temporarily.
4. Debit card transactions may temporarily post to your account as a pre-authorization. This will be replaced by a hard-posted transaction within seven days. Some types of merchants are authorized by VISA and MasterCard to process pre-authorizations for amounts greater than the final transaction. Examples are pay-at-the-pump gas transactions, hotel check-in transactions, rental car check-in transactions and restaurant transactions with tips. These pre-authorizations must stand until the final transaction posts. This will “hold” checking account funds from your use until it is resolved, which may negatively impact your cash availability.
5. Large merchants post your debit card transactions quickly, typically on the same business date. Some merchants may take up to seven days; this time frame is determined by the merchant’s unique settlement process.
6. Debit card transactions, including your ATM withdrawals, may not post in the order you made the transactions. Settlement processes vary between merchants. Each day, United Bank posts ATM withdrawals first, from smallest to largest, followed by debit card transactions, smallest to largest. Be mindful of these details to prevent overdraft fees and your outstanding checks from being returned. Maintaining an up-to-date transaction register is the best advice to minimize additional fees.
7. Debit card transactions are considered as guaranteed transactions. You cannot place a stop payment on these transactions. You may only dispute the transaction following its final posting. Disputes can take up to 30 days to resolve.
8. If your debit card transaction is declined, it doesn’t necessarily mean that your funds are not available. Other potential reasons are (1) communication failure between networks, (2) magnetic stripe of the card is either damaged or de-magnetized, or (3) United Bank has blocked that transaction for another reason. See item #3 and #10 for examples of this last reason.

9. Federal banking laws require that your PIN be secure and unavailable to bank personnel. United Bank cannot give you your PIN number or change your PIN over the phone. You must visit a United Bank location with your card to change your PIN.
10. Fraud is a very real thing. United Bank is taking more precautions now to protect your funds and customers must be aware of these risks:
- Pay close attention to when your debit card is taken out of sight. Skimming occurs in many restaurants and fast food establishments.
 - Thieves can place recording and skimming devices on ATMs and Pay-At-the-Pumps that will capture card data for counterfeiting. Use gas pumps close to the supervision of an attendant and watch carefully for any strange devices that may be attached to the card reader.
 - Use only trusted ATMs at trusted locations. Be careful that no one is watching or videotaping your PIN entry.
 - United Bank knows your usage patterns. We may contact you to verify the validity of any transaction that doesn't fit into your usual use patterns. Please make sure your cell phone number is up to date in our records.
11. Use Our Free Tools To Monitor Your Transactions: You can play an important role in preventing fraud by reviewing your accounts and notifying us of any unauthorized or suspicious transactions. United Bank's Text Banking offers peace of mind with:

- Instant text alerts each time your card is used
- Daily balance updates
- 7-day Call Center support with live agents from 7am until 11pm

If your card information has been stolen and counterfeited, Text Banking will let you know with the first transaction of possible fraud. Our agents are ready to respond if you suspect fraud. Enroll today for your free* Text Banking by visiting our website.

Debit cards can be a very useful and convenient tool for accessing your account funds. Our Customer Service Representatives are always available to assist you with any problems you may encounter.



Contact us Seven Days a Week
7am until 11pm 770.567.7211

 **UnitedBank**

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