

## Helpful Things to Know About Debit Cards

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 United Bank always has your correct address on file.
3. Some fraud originates from foreign countries. 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 the transaction is settled, which may negatively impact your cash availability.
5. 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.
6. If your debit card transaction is declined, it doesn’t necessarily mean that your funds are not available. Other potential reasons are (1) a communication failure occurred between networks, (2) the zip code or CVV code entered is not correct or (3) United Bank has blocked that transaction for another reason. See item #3 and #8 for examples of this last reason.
7. 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. However, you may call our Automated System at 770-567-2400 and select option 6 to set a new PIN at any time.

8. Fraud is very costly and the process to recover your funds is very time consuming and inconvenient. 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. Card 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.
9. Enroll in United Bank's Mobile Advantage to receive a text whenever you use your debit card. This is an excellent way to combat fraud. United Bank will send you a notification each time your card is used (above a certain small dollar amount) so that you may determine whether it was a transaction you authorized. Go to [accessunited.com](http://accessunited.com) to enroll in this free service today.
10. Never share your PIN number with other individuals, and never write your PIN on your card or on a piece of paper that is stored with your card.

Your debit card is 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. Agents are available seven days a week from 7am until 11pm at 770-567-7211.