

Wheatland Bank VISA® Debit Card FAQs

How do I activate my debit card or change my Personal Identification Number (PIN)?

- Call 1-800-992-3808.

What is my daily spending limit?

- \$305 PIN-based daily limit
- \$2,500 Credit (Signature-based) daily limit

How is my debit card different from a credit card?

- You can use your debit card everywhere Visa is accepted, just like a credit card. However, your debit card is not a credit card, where interest is charged. Funds come directly out of your Wheatland Bank checking account. Each transaction is listed in detail on your monthly Wheatland Bank statement.

What should I do if my card is lost/stolen or if I notice an unauthorized transactions?

- Please contact Wheatland Bank immediately if you realize that your card is missing or if you notice any unauthorized transactions. **If you need to report a lost/stolen card after hours or on the weekend, please call 1-800-554-8969.**

What should I do if I know I am going on vacation or planning to make a large purchase?

- Contact your local branch to advise them of your upcoming travel plans to prevent an unnecessary decline.
- Contact the branch if you are planning to make a purchase that may exceed your daily limit so your branch manager can approve a temporary limit increase.

Is there a difference between signing a receipt and using my PIN to authorize a debit card purchase?

- Your options may differ depending on the merchant. Some merchants may require a signature (e.g. restaurants), while others may offer you the option of selecting 'credit' or 'debit' when processing a purchase. Usually, if you select 'credit', you will be asked to sign a receipt to authorize your purchase. If you select 'Debit', you will use your PIN to authorize the purchase.
- Whether you select 'credit' or 'debit', the purchase amount will be deducted from your Wheatland Bank checking account.

What is an authorization?

When you use your debit card for a purchase and do not enter a PIN, the merchant will request an approval or an 'authorization' for the transaction. This authorization generally confirms that an account is open and the purchase amount is acceptable at the time for the request. The purchase amount sent by the merchant for authorization varies by merchant type. Many merchants request an authorization for the exact purchase amount. However, some merchants may send a nominal amount such as \$1 or an estimate that is more or less than the actual purchase amount. Each authorization will show as a pending transaction. When the transaction is presented to the bank, the actual purchase amount is deducted from your account, usually within two to three business days. If the authorization is not matched with an actual purchase within three business days, the transaction will no longer be displayed as pending on your account.

How can I be secure when shopping online with my debit card?

- When asked to enter your debit card number at a website for making purchases, make sure that the website address starts with "https:" This indicates that the site is secure.