



Debit / ATM Card FAQs

Q1. How do I activate my Debit/ATM Card?

A1. You may activate your card by phone by following the instructions on the card label:
Activate by Phone:

1. Call (800) 992-3808
2. Enter your Card Account Number
3. Provide the last 4 digits of your Social Security Number

(If you have any problems activating your card, you will be prompted to call Hiawatha National Bank at (888) 460-8723. You will not need your PIN to activate your new card.)

Once your card is Active you can download our Card Control App from the Apple or Goggle Play store and begin managing your card with your mobile device. For more information on the Card Control App please contact a Client Service Representative at 888-460-8723

Q2. Can I change my PIN?

A2. Yes. please call the Pin support line at (800) 992-3808 to set a new PIN Mailer or to change your pin. Follow the instructions on the automated PIN line to change your Personal Identification Number:
Change your PIN by Phone:

1. Call 800-992-3808

Q3. What if I forget my Personal Identification Number (PIN)?

A3. You are allowed 3 PIN attempts before your PIN is automatically locked. The system will reset in 24 hours. You may try entering your PIN again. You can also call our 24/7 Card Support number to have your pin tries reset 833-699-0108

Q4. When can I access the funds in my account?

A4. All ATM and Debit Card transactions are “**real-time**”. This means that when you make a withdrawal, transfer, or payment with your Debit/ATM Card, the funds post immediately to your account - just like all transactions currently done with Online Banking and at the Teller line.

Q5. What is an authorization?

A5. When you use your check 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 of 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.

Q6. What could cause a pending transaction or authorization amount to be different from my actual purchase amount?

A6. An authorization may vary from the final purchase amount in situations where there is an estimated authorization amount, or a tip is involved.

Example: At a restaurant, an authorization is requested prior to a tip being added. The final purchase amount will include the tip. Some restaurants will estimate a tip amount in the authorization dollar amount; thus, your purchase and authorization amount would vary only slightly.

Example: At the gas pump, an initial authorization is requested prior to dispensing fuel and determining the final amount of the purchase. Many pay-at-the-pump gas purchases are initially authorized for \$1 no matter the final purchase amount.

Example: At a hotel, an authorization in the amount equal to the entire stay plus an estimated amount for incidentals may be made. This can also be true of cruise lines and car rental companies.

Q7. When will the actual purchase amount replace the pending amount and be posted to my account?

A7. It may take several business days for the actual purchase amount to replace the pending transaction amount on your account. The pending transaction reduces your available balance. The pending transaction is generally replaced when the final purchase amount is deducted from your account within three business days. If the pending amount is not matched with an actual purchase amount within three business days, the pending transaction will be removed.

Q8. Can I make a deposit at an ATM?

A8. No. Our ATMs do not accept deposits currently.

Q9. What is the daily cutoff time for Debit/ATM Card transactions?

A9. The daily cutoff time for Debit/ATM Cards, all Online Banking, and Online Bill Payment transactions is 6:00 p.m.

Q10. My Debit/ATM Card has a VISA logo on the front. What does that mean?

A10. The logo on your card means that it is accepted at millions of locations around the world that accept VISA Cards, in place of cash and checks. No matter how you use your Debit/ATM Card, the money is always deducted directly from your checking account.

Q12. Will there be a charge / transaction fee to use my ATM card?

A12. There are no charges when you use your Debit/ATM Card at Automated Teller Machines that Hiawatha National Bank owns or operates. If you are charged a surcharge, we will automatically refund 4 surcharges per month.

Q13. Is there a charge / transaction fee to use my VISA Debit Card

A13. There are no monthly charges, annual charges, or transaction fees to use a Debit Card from Hiawatha National Bank.

Q14. What fees from Hiawatha National Bank are associated with my Debit Card/ATM Card

A14. Debit/ATM Card Replacement Fee is \$5.00.

Q15. Can I use my Debit Card in foreign countries?

A15. Yes. Transactions originated by or in certain countries may be blocked or monitored for being potentially fraudulent transactions. Please contact Hiawatha National Bank at (888) 460-8723 to let us know the dates you will be traveling and the countries you will be visiting to ensure your transactions will be accepted.

Q16. How is a Debit Card different from a Credit Card?

A16. You can use your Debit Card everywhere VISA is accepted, just like a credit card. However, your Debit Card is not a credit card, so you don't have to pay interest charges. Each purchase amount is deducted from your checking account and the details are included on your monthly checking statement.

Q17. Where can I use my Debit Card?

A17. Your Debit Card can be used for purchases at millions of locations around the world that accept VISA. This includes movie theatres, restaurants, gas stations, purchases on the Internet, and at the ATM. You can also add your Hiawatha National Bank Debit card to your digital wallet, we support Apple Pay, Google Pay and Samsung Pay.

Q18. How do I keep track of purchases I make with my Debit Card?

A18. You can track all Debit Card purchases with Online Banking. Every purchase will also appear on your monthly checking account statement.

Q19. Can I pay my bills with my Debit Card?

A19. Yes. You can use your Debit Card to pay just about any bill online or over the phone. Or you can contact your service providers to set up ongoing scheduled payments. You may want to compare this Bill Payment option with Hiawatha National Bank's Online Bill Pay service to choose the payment system that best suits your needs.

Q20. If I swipe my Debit Card at a keypad in a store, which button should I press – “credit” or “debit”?

A20. You will need to select “credit” if you want to sign the receipt. You will select “debit” if you want to enter your Pin for purchase. For both “credit” and “debit” transactions, funds are deducted from your checking account.

Q21. What is a non-PIN purchase?

A21. Any transaction that does not require you to enter your PIN is considered a non-PIN purchase. The following are considered non-PIN purchases:

1. Present your card to the merchant and sign the receipt.
2. Swipe your card at a keypad, press “credit” and sign the receipt.
3. Use your card to make a purchase on the Internet, by phone or at the gas pump.
4. Make automatic bill payments with your Debit Card, such as your phone bill or Internet Service provider.

Q22. Can I convert my ATM Card to a Debit Card?

A22. Yes. You can close your existing ATM Card and open a new Debit Card at no charge. If you have a checking account with Hiawatha National Bank, simply stop in one of our convenient locations and a Personal Banker will help you order your new Debit Card.

Q23. What should I do if my Debit/ATM Card is lost or stolen?

A23. Contact Hiawatha National Bank immediately by calling (888) 460-8723 call (833) 699-0108 (after banking hours) to report your lost or stolen card. No one will be able to use your Debit Card at an ATM unless they know your PIN (that's why it's very important to keep your PIN to yourself and not write it down). If you download our Card Control App on your mobile device you can turn your card on and off at your convenience, if you lose your card you can simply turn it off to give yourself time to look for it before closing your card completely.

Q24. Is it safe to carry and use my VISA Debit Card?

A24. Yes, you can call Hiawatha National Bank Customer Service at (888) 460-8723 (call (833) 699-0108 after banking hours) and have your Debit Card "frozen" immediately if it is ever lost or stolen. If you lose cash, the money is gone and will not be replaced. A lost or stolen personal check could still be accepted by a merchant, even after you've placed a stop payment on it. Checks also have a great deal of your personal account information (name, account number etc.) preprinted on them.

Q25. What if someone else tries to use my Debit Card?

A25. Hiawatha National Bank will attempt to detect unusual transactions that may indicate fraudulent use. If that happens you will be contacted immediately. Our Fraud Detection Department may contact you via Text, Email or Phone call to verify transactions that are flagged as suspicious.

Q26. Is it safe to use my Debit Card to make purchases on the Internet or over the phone?

A26. Yes. When you use your Debit Card for one of these purchases, it is considered a non-PIN purchase. Your account is protected the same way it is when you pay in person. If someone steals your Debit Card number, you won't have to pay for any unauthorized purchases.

Please give us a call at (888) 460-8723 if you have questions.