

Wheatland Bank VISA® Debit Card FAQ's

How do I activate my debit card?

- Call 1-800-708-7119
- Call your local branch

What is my daily spending limit?

- Pin based \$605 daily limit
- Credit (Signature) \$1,500 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 deposit account. Each transaction is listed in detail on your Wheatland Bank monthly statement.

What should I do if my card is lost or stolen or if I notice an unauthorized debit Card transaction?

- Please contact Wheatland Bank immediately if you realize that your card is missing or if you notice any unauthorized transactions.
After Hours lost/stolen 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 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 (such as many restaurants), while others may offer you the option of 'Credit' or 'Debit/ATM' when processing your purchase. Usually, if you select 'Credit', you will sign a receipt to authorize your purchase. If you select 'Debit/ATM', you will use your PIN to authorize the purchase.
- Whether you select 'Credit' or 'Debit/ATM', the purchase amount will be deducted from your Wheatland Bank deposit account.

What is an authorization?

- 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.

How can I be secure when shopping online with my Visa Debit Card?

- When asked to enter your Visa Debit Card number at a web site for making purchases, make sure that the web site address starts with "https:" This indicates that the site is secure.
- For additional security, use Verified by Visa, which provides password protection for your purchases. Visit www.visa.com/verified for additional information.

