

## Debit Card Services

Our card is a debit card providing 24-hour banking convenience. Use your debit card to make deposits or withdrawals, check balances or transfer funds between accounts at any of our ATM locations\*. The Debit Card can be used wherever MASTERCARD credit cards are accepted. When making purchases with your debit card, funds are automatically deducted from your checking account. Use the Debit Card just like a check, but with the speed and convenience of a credit card. Your new account packet includes the Electronic Fund Transfers Disclosure and Card Holder Agreement. Refer to these disclosures for detailed cardholder rights and responsibilities.

*\*ATM services available vary depending on the ATM location*

### Cash and Purchase Limits

Limits for both the Debit Card and the Business Debit Card apply unless the balance in your account(s) is less, in which case, the account balance will serve as the daily limit. All limits associated with the debit cards apply to the total of transactions conducted on a daily basis.

<b>The Debit Card</b>	\$ 400.00 daily ATM withdrawal limit	<b>The Business Debit Card</b>	\$ 500.00 daily ATM withdrawal limit
	\$ 800.00 daily point of sale limit		\$1,000.00 daily point of sale limit

### Debit Card Fees

When using the Debit Card or the Business Debit Card at a non-First Citizens Automated Teller Machine, First Citizens will assess your account a \$1.50 fee per withdrawal or transfer made, and a \$.50 fee per balance inquiry.

*\*\*Student Checking Accounts are exempt from all ATM fees imposed by First Citizens National Bank\*\**

In addition to the First Citizens fees, when using a non-First Citizens ATM, the owner of the machine may assess an additional surcharge fee.

### Surcharge Free Networks

First Citizens National Bank customers have the opportunity to use any SUM-designated ATM without incurring a fee!

Please visit <http://www.sum-atm.com> to find a location. There is also a SUM ATM Locator app available for download to any smart phone. First Citizens National Bank is also a member of the surcharge free network Money Tower. Visit <http://www.moneytowernetwork.com/locator.htm> to locate a Money Tower location.

Access our ATM network anywhere you go!

Find a convenient location near you.



### Personal Identification Number (PIN)

Debit Cards are provided during the account opening process which includes an opportunity for the customer to select a PIN number and an immediate activation of the Debit Card.

When a customer is not present during the account opening process, a Debit Card will be ordered and mailed to the customer. Receipt of the Debit Card generally takes one week. A PIN number will be automatically generated and mailed separately from the Debit Card. Upon receipt of both your PIN and Debit Card, you must activate the card prior to usage. After the Debit Card is activated, you may change your PIN at any FCNB ATM location. Should you forget your PIN or if your card becomes disabled, please call 731-285-4410 or 800-321-3176 or visit any of our conveniently located financial centers for assistance.

### Reporting a Lost or Stolen Debit Card

If you believe your debit card has been lost or stolen, or someone has gained knowledge of your PIN, please notify the bank immediately by calling 731-285-4410 or 800-321-3176. During non-business hours please call 800-500-1044.

### Protecting Your Debit Card

- Memorize your PIN
- Do not store your PIN on or with your debit card
- Do not provide your PIN to anyone. Do not provide your PIN over the telephone or Internet
- Never lend your debit card to anyone
- Sign your debit card immediately
- Keep your receipts and remember to deduct transactions from your account balance
- Compare your records with the account statement and report unauthorized transactions immediately
- Do not respond to unsolicited emails asking for your card number, PIN, account information or other personal data
- Shop only on secure Internet sites
- Do not reply to or click on a pop-up link, even if the request appears official

### Safety Precautions at an ATM and Night Depository Facility

As with all financial transactions, exercise discretion when using an ATM and night deposit facility. For your own safety be careful. The following suggestions may be helpful.

- Prepare your transaction at home to minimize your time at the ATM or night deposit facility
- Be aware of your surroundings. Look out for suspicious activity near the facility. At night be sure the facility is well lighted. If you observe any problem, go to another facility. Report problems to the bank immediately
- Consider having someone accompany you when you use an ATM or night depository
- Inspect the ATM, do not use the machine if it appears to have been tampered with or has an unusual looking device attached
- Secure your cash immediately. Don't visibly display your cash until you are in a safe place