The Check Connection VISA Check Card
Debit Card Services

The Connection VISA Check 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 Check Connection VISA Check Card can be used wherever VISA credit cards are accepted. When making purchases with your debit card, funds are automatically deducted from your checking account. Use The Check Connection VISA Check Card just like a check, but with the speed and convenience of a credit card.

ATM services available vary depending on the ATM location

Cash and Purchase Limits

Limits for both The Check Connection VISA Check Card and the Business VISA Check 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 debits cards apply to the total of transactions conducted on a daily basis.

Debit Card Fees

When using The Check Connection VISA Check Card or the Business VISA Check 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 Automated Teller Machine, 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.

MoneyTower Network SUM

Personal Identification Number (PIN)

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