GREAT WAYS TO USE YOUR ADVANTAGE ATM & CHECKCARD

The Advantage ATM & Checkcard is easy to use and convenient
You can pay daily expenses and monthly bills from your checking account without the hassle of writing a check.

Access your accounts 24 hours a day at an ATM
Access your account worldwide at more than one million ATMs. Plus, your Advantage card gives you surcharge-free access to hundreds of ATMs. Use an Advantage ATM to make deposits, withdraw cash, transfer funds, and access account information. For a complete listing of surcharge-free ATMs, visit the Advantage website at **www.advantage-network.com**.

Spend less time in the check-out line
With your Advantage ATM & Checkcard, just swipe your card and select either the "debit" or "credit" option to pay. It's that easy! When selecting the "credit" option, you will be asked to sign your receipt.* If you select the "debit" option, you will be prompted to enter your PIN and you may choose to receive up to $100 cash back, surcharge-free. Both transaction types will be subtracted directly from your checking account.

FREQUENTLY ASKED QUESTIONS

Q. Can I use my card as soon as I get it?
A. For your protection, Advantage cards are inactive when issued. To activate your card, you must either call **1-877-219-4344** or complete a PIN transaction at an ATM or merchant PIN terminal.

Q. What should I do if my Advantage ATM & Checkcard is lost or stolen?
A. Report it to your financial institution immediately. You may be liable for the following losses:

ATM and PIN-based purchases: For fraudulent ATM and PIN-based purchase transactions, your loss is a maximum of $50 if you notify your financial institution within two business days of learning of the loss of your card. Failure to notify your financial institution within this time frame can result in you being liable for up to $500.

Visa® signature purchases: Your financial institution will not hold you liable for unauthorized transactions.

MasterCard® signature purchases: You may have limited liability to your financial institution for unauthorized transactions.

Q. Is there a maximum daily withdrawal limit?
A. Yes. Your card has four separate daily limits set by your financial institution: an ATM withdrawal limit, a PIN-based purchase limit, a signature-based purchase limit, and a teller cash-advance limit. Any of these limits can be adjusted to suit your personal needs. Please contact your financial institution for assistance.

Q. What precautions should I take to prevent fraud or theft?
A. Memorize your Personal Identification Number (PIN). Do not write it down, especially on your card. Don't tell anyone your PIN. When making a purchase, keep your card in sight at all times.

Q. Can I change my PIN?
A. Change your PIN by calling **1-877-219-4344** and follow the prompts. Or, change your PIN at any Advantage ATM by following the instructions at the ATM. Either change is effective immediately.

* Some merchants don't require a signature for purchases of $25 or less.

Q. How do I make a purchase with my card?
A. To conduct a signature-based transaction:
1. The merchant must accept Visa® or MasterCard® debit cards, whichever logo is on your card.
2. Swipe or insert your Advantage card at the merchant terminal.
3. Select the "Credit" option.
4. The merchant will give you a receipt to sign and a copy for your records.*
5. Your checking account will usually be charged within 1-3 business days.

To conduct a PIN-based transaction:
1. Swipe or insert your Advantage card at the merchant terminal.
2. Select the "Debit" option.
3. Enter your PIN to authorize the payment.
4. If desired, select cash back (this option is only available with PIN-based transactions).
5. The payment is authorized and your checking account will be charged within one business day.

Q. How do I know which payment option to use?
A. Use whichever payment method you feel most comfortable with.

Many merchants accept both payment options, some merchants only accept signature-based transactions, and some merchants only accept PIN-based transactions. Because your Advantage ATM & Checkcard has both signature and PIN features, you can use your card at even more locations.

When you swipe your card at some merchant terminals, you may automatically be prompted with a certain payment method. You have the right to select the payment method you prefer if the merchant accepts both signature and PIN-based transactions.

Q. What if I'm having problems using my checkcard?
A. Please contact your financial institution for assistance. Some of the reasons a card may not work include: the magnetic stripe may be damaged or scratched, you may be attempting purchases or withdrawals over your daily limit, or the card may be inactivated due to multiple denials.

YOUR ADVANTAGE CARD IS THREE PRODUCTS IN ONE PIECE OF PLASTIC

1. An ATM card allowing access to your checking and savings accounts worldwide
2. A signature-based debit card for purchases in person, online or by telephone
3. A PIN-based debit card to make purchases *and* get cash back surcharge-free at merchants

KNOWLEDGE IS ONE OF THE MOST EFFECTIVE FORMS OF FRAUD PROTECTION. THE ADVANTAGE NETWORK HAS SAFETY TIPS AND EDUCATIONAL INFORMATION ON VARIOUS FRAUD AND IDENTITY THEFT SCAMS AT **www.advantage-network.com.**

advantage
ATM & CHECKCARD

WHEN YOU NEED IT. WHERE YOU NEED IT.

advantage
ATM & CHECKCARD

WHEN YOU NEED IT. WHERE YOU NEED IT.

9010

DEBIT

VISA

THREE IN ONE
ADVANTAGE ATM & CHECKCARD