

Debit Cards – Frequently Asked Questions

TIPS

PennCrest BANK® customers are notified via text message if suspicious activity is identified. Fraud text messages are received from PennCrest BANK's fraud center and will allow you to confirm or deny the validity of the transaction in question by simply replying YES or NO. The shortcode for fraud text messages is 37268. Our text messages will **NEVER** include a link to click on!

One text message is sent before being contacted via phone call. We recommend our customers save PennCrest BANK's Fraud Prevention Service phone number in their phones: 1-833-735-1894

- Any fraud detection calls you receive that are **NOT** from 1-833-735-1894 or one of our local branches are likely phishing attempts that should be ignored.

Make sure we have your current phone number. If you have a cell phone, our preference is for you to provide that number as your "primary" number. This way if you're shopping and a transaction is declined you will be able to receive texts and calls from the automated system even if you're not home.

What is the difference between debit and credit when using your debit card?

- Using debit requires you to enter your PIN. Debit can be used at any retail establishment (merchant) where cards are accepted to purchase goods and services and/or to obtain cash where permitted by the merchant. When using credit, a PIN is not required, but a signature may be and there is no cash-back option. The amount of all purchases regardless of using debit or credit will be deducted from your checking account.

Can I use my debit card outside of the United States?

- PennCrest BANK® is committed to providing you with the most advanced fraud protection solutions available in the marketplace. Our Fraud Team provides us with recommendations of merchants and countries to block in line with fraud trends. For this reason, most countries outside of the United States are blocked to prevent fraudulent transactions.

Why should I notify PennCrest BANK® if I am planning on traveling?

- By notifying us of your travel dates and destinations within the United States, we can make the necessary adjustments to ensure you are not negatively impacted by our fraud monitoring systems while traveling. We can be notified by calling toll-free at 888-716-7587 or by contacting your local branch.

What are the transaction limits on my debit card?

- You may use your debit card to purchase up to \$ 2,500.00 each day. The total amount of your cash withdrawals and purchase transactions each day may not exceed \$ 3,000.00. In the case of minor accounts, you may use your debit card to purchase up to \$250.00 each day and withdraw up to \$100.00 each day at an ATM. However, the total amount of your cash withdrawals and purchase transactions each day may not exceed \$350.00. The day for withdrawal and purchase limits starts at 3:00 a.m. each day and ends at 3:00 a.m. the next day. There are also certain limitations on the frequency of use of your debit card each day. These limitations are imposed and not revealed due to security purposes. To inquire about the frequency limit, please contact us by calling our toll-free number 888-716-7587 (during regular business hours).

What steps does PennCrest BANK take to monitor for fraudulent activity?

- PennCrest BANK® partners with a third party that performs fraud monitoring on our behalf. You may receive a text or call from 1-833-735-1894 attempting to verify activity on your account. Please note these are valid attempts to contact you regarding suspicious account activity. If our fraud department is not able to reach you, it may be necessary to restrict your debit card until these items are verified. This restriction would block your debit card from any use until you verify the activity in question. Our fraud center can be reached at 1-833-735-1894 24 hours per day, 7 days per week.

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How are debit cards compromised?

- An unauthorized source obtained your card number, name, expiration date, etc., and is at risk of being used fraudulently. On occasion, we receive notification from Visa stating that a merchant has been compromised and we are provided a list of debit card numbers that may have been compromised. You are then notified; your compromised debit card is deactivated to prevent fraudulent transactions and a new card is issued.

This is not the first time my card has been compromised. Why has my card continually been affected?

- Unfortunately, fraud is becoming more and more prevalent. Although card companies like Visa® and card processors continually monitor for breaches, criminals still find ways to breach the payment network. PennCrest BANK® cannot control breaches that occur at merchants and card processors, but you can rest assured that we will do everything possible to protect your account and minimize your inconvenience when a breach occurs.

How long does it take to receive a replacement debit card?

- All PennCrest BANK® locations offer Instant Issue debit cards. If convenient, please visit your nearest PennCrest BANK® branch to obtain a replacement debit card. If a debit card is to be mailed, the typical turnaround time is 7 – 10 business days to receive your new debit card as well as your new PIN (Personal Identification Number). Please note that you can change this PIN at any branch during business hours or at any PennCrest BANK® ATM. Your debit card and PIN are received separately for security purposes.

Is there a hold placed on my checking account when I use my debit card?

- Yes, in certain circumstances, merchants can take these steps as protection against fraud, errors, or other losses. One common situation involves a hotel putting a pre-authorization hold on a certain amount when you use a debit card to reserve a room. Another example is when you use your debit card at the gas pump. Typically, the gas station will create two transactions – the first to get approval from the Bank for an estimated purchase amount (ex. \$100.00) when you swipe your card before pumping gas, and the second for the actual amount when you're finished pumping gas. Until the first (\$100.00) pre-authorization is removed, you wouldn't have access to that amount.

When are fraud texts and calls placed by the Fraud Prevention Center?

- Texts and phone calls are made from 8:00 a.m. – 9 p.m. local time. One attempt is made via text message. If a text response is not received within 15 minutes, or if we do not have a text-enabled phone number on file, you will be contacted by phone. Two attempts are made to each phone number provided to us. Our Fraud Team will leave a voicemail or message if you are unavailable, containing their toll-free number, 1-833-735-1894, and a case number for cardholders to call and retrieve the full notification. Three transactions will be verified. If a transaction is answered as 'not sure' or 'suspect fraud', you will be transferred to the fraud call center to further verify the transactions.

Who should I contact if I have a fraudulent charge or my card has been lost or stolen?

- Contact us toll-free at 1-888-716-7587 or your local branch during business hours. If contacting the Bank after business hours, you can report your debit card lost or stolen by calling 1-800-554-8969 anytime.