



### What is a Debit MasterCard®?

Also known as a Check Card, it's a card that accesses your Share Draft account. It looks like a MasterCard® credit card, but acts like a check. To use a debit card you must first have a Share Draft (checking) Account.

### Is a Debit Card easy to use?

Yes! It's like writing a check! You can use it to make purchases at any retail location that accepts Debit MasterCard® or at ATM's. For cash, simply go to any ATM displaying the MasterCard® logo and use the PIN number that you chose when you activated your card. For a listing of *fee-free* ATMs please visit our website at [www.utelfcu.net](http://www.utelfcu.net). When using *out of network* ATMs you may incur a surcharge fee. When using your card at merchants, banks and online, they will handle the transaction just like a credit card transaction! The money is debited from your Share Draft account and you won't have a credit card bill for your purchases at the end of the month!!

### How do I activate my Debit MasterCard®?

Your debit card will arrive in seven to ten business days from when the credit union accepts and processes your application. Simply call 1-866-762-0558 from your primary phone number, verify the last four digits of your taxpayer identification number, and choose your PIN. There will be a sticker on the front of your debit card with the activation phone number referenced above. You can also change your PIN at any time by calling the number above.

### How do I keep track of my transactions?

Each time you use your card you write it in your checkbook register and deduct the amount from your ending balance. Don't have your checkbook with you at the time you do the transaction? Keep your receipts and log the purchases/ATM withdrawals when you get home. You can also check your transactions via Virtual Branch Online or through Audio Response. **For more information call the Utica District Telephone Employees Federal Credit Union Office at 315/724-5133 or visit us online at [www.utelfcu.net](http://www.utelfcu.net).**

### Is there a limit to my Debit MasterCard®?

Yes. You will be given an authorization limit based on your Share Draft available balance. It is important to note that once you use your debit card, your Share Draft availability decreases by the amount of your purchase/withdrawal. Please refer to your Electronic Fund Transfers Agreement and Disclosure for specific daily limitations.

### What are some of the benefits of using a Debit MasterCard®?

It is more convenient and cost effective than using paper checks. It is safer than carrying cash! It allows you to get cash 24/7 at ATMs that accept MasterCard®. UTELCU is part of both the Sharenet and the CO-OP network of Fee-Free ATMs. MasterCard® is accepted worldwide!

### Is the MasterCard® Debit Card really more convenient than a Paper Share Draft?

Yes, the Debit Card is more convenient to use when you're out of town or if a check is not accepted. The Debit Card is great for online purchases and guaranteeing reservations!

### What happens if my card is lost or stolen?

Immediately notify the Credit Union by calling (315) 724-5133 during business hours. After hours, please call 1-888 241-2510 or if outside the U.S. call 1-909-941-1398 to block the card. Please call the Credit Union the next business day to order a replacement card.