

## **Card Services Frequently Asked Questions**

### **My debit card is about to expire; when can I expect to receive a new one?**

You can expect your debit card to arrive mid-month in the month your card is set to expire.

### **How long can I use my debit card before it expires?**

The debit card can be used until the last day of the month that the card expires. If the expiration date on a card says 09/17 – this card is good until September 30, 2017.

### **What are the spending/withdrawal limits on my debit card?**

The daily limits are as follows: ATM - \$500, POS - \$1500, E-Debit (credit) - \$1,500

### **Am I allowed to raise my spending/withdrawal limit?**

Yes, we are able to temporarily raise your withdrawal limit. In order to reduce potential losses, we do not allow permanently raised limits.

### **How long does it take to increase my debit card limits for a large transaction?**

Approximately 10 minutes. Please direct limit changes to the Debit card team ASAP.

### **Why am I only allowed 10 free pin-based transactions each month?**

To minimize our processing costs, we always encourage our members to select credit when possible when making a purchase.

### **I just ordered a new debit card; when will I receive it?**

7-10 business days.

### **Why didn't I receive a PIN with my new debit card?**

You are able to choose your own PIN when activating the card.

### **Can I place a stop payment on a debit card transaction?**

No. Once a transaction is authorized through the debit card system, we are unable to place a stop payment on the transaction.

### **Who do I call if my card was lost or stolen?**

During business hours you can call the Credit Union at 414-665-3423. After hours call 1-800-472-3272.

### **What do I need to do if I want to use my card while I'm traveling out of town?**

Stop in or call the credit union; we will place a travel alert on the account.

### **Is there a Foreign Transaction Fee for my Debit Card usage?**

Yes, the fee is 1% of the transaction amount. This applies to making an international ATM withdrawal or debit card purchase.

### **Is there a fee to order a replacement card?**

Yes. The fee for a replacement card is \$5.00.



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**I reported my debit card as lost. Can my spouse continue to use his/her card until the new card arrives?**

If the spouse's card # is the same, no. Once the card has been lost, we close down the entire record (primary and joint card numbers are the same). This would help any fraud from taking place on the account.

**What is the \$\$ range of funds that can be loaded on a VISA Gift Card or VISA Travel Card?**

*VISA Gift Card:* Minimum \$10.00 – Maximum \$1,000.00

*VISA Travel Card:* Minimum \$100.00 – Maximum \$5,000.00

**How do I get the limit on my NMCU Credit Card increased?**

Credit Card underwriting and processing is outsourced to *Elan Financial Services*. Please call them at 800-558-3424 with any questions.