



## DEBIT CARD Q&A

Lost or stolen debit card? Relax, we've got this!

If you've misplaced your card, you can immediately turn it "OFF" through online banking > MANAGE CARDS option to allow time to locate.

### ***How do I report a lost or stolen debit card?***

- If the card can NOT be located, call your local branch during regular business hours or for after hours, please call 1.888.596.3535.
- Check your online banking to see if any suspicious transactions have cleared.
- Your Peoples Bank Debit Card comes with Zero Liability protection at no extra cost, so you won't be held liable for any unauthorized transactions, as long as they are reported promptly..

### ***Can I use my debit card overseas?***

- Yes, you can use your debit card while traveling outside the United States. Call us at [601.847.2210](tel:601.847.2210) for assistance prior to traveling.

### ***How do I dispute a debit card transaction?***

- Visit your nearest Peoples Bank location to dispute a debit card transaction. If you have incurred fees or overdraft charges as a result of the disputed charge, we will reimburse your account if the Bank determines it was an error. You may also report an issue with a transaction easily through online banking or in your app.

### ***My debit card is going to expire soon. Do I need to do anything?***

- You should receive your new debit card in the mail about two weeks before your current card expires. Your current card is good through the last day of the expiration month that appears on the front of your card.
- If you do not receive your new card within two weeks of the expiration of your current card, or if your card has already expired, please call us at [601.847.2210](tel:601.847.2210).

### ***How do I replace a lost or damaged debit card?***

- If your ATM or debit card is not functioning properly or is damaged, you may order a replacement card by calling [601.847.2210](tel:601.847.2210). You will receive a new card with a new expiration date within 7 – 10 calendar days, and the Personal Identification Number (PIN) you are currently using will work with your new card.
- If you are near a local bank office, you may come in and replace your card instantly with an instant issue debit card.



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### ***How do I get a new debit card PIN or change my existing PIN?***

- If you've recently opened a new Peoples Bank account and requested a debit card, a PIN will be mailed to you separate from your card. If you do not receive your PIN, please visit your nearest Peoples Bank location and have your debit card available.
- If you're interested in changing an existing PIN:
  - Visit your nearest Peoples Bank location
  - Change it at one of our ATM locations
  - Change it using our Peoples Bank app

### ***There are common reasons that a \$1 charge may appear in your Online Account Activity:***

- Debit Card Activity- Sometimes merchants perform a test charge to verify your account before authorizing a debit card purchase. These charges are usually for a nominal amount such as \$1. Once the actual purchase is charged to your account, the \$1 test charge is removed.
- ATM Statement Fee- There may be a \$1 fee when you request a statement at the ATM.

### ***What are my daily purchase and cash withdrawal limits?***

- Your debit card comes with a daily limit on the dollar amount of purchases you can make with your card. And you have a daily cash withdrawal limit at the ATM. The standard limits are \$500 daily cash withdrawal limit at the ATM and \$1,500 daily limit on the amount of purchases you can make with your card.

### ***How do I increase my limits?***

- Call us at [601.847.2210](tel:601.847.2210) or talk to a banker at a Peoples Bank location.