



P.O. Box 54309 Oklahoma City, OK 73154

ATM/Debit Card FAQ

What is the difference between a Credit card and a Debit card?

When you use a credit card, you borrow money against your available credit line. You pay that money back when you make your monthly payment. When you make a purchase with your debit card, the money comes directly out of your Savings account. The funds must be in your Savings account at the time the purchase is made.

How do I order a Card, and when will it be received?

Application Form is on the Web Site under Forms. New Card will be mailed to you in about 5 days.

How do I activate my new Card?

When your new Card arrives, you will also need a PIN with it. The PIN is mailed separately to you. Sign the back of Card, then call the number on the card packaging to activate.

Why does my Card have Limits?

All Card Providers issue Cards with Limits to reduce fraud exposure.

What is the Card Limit?

Your Card has a spending limit of \$2,500 per day and 10 Transactions, subject to funds availability.

What does it mean when I use my Debit Card and the clerk asks "debit or credit?"

There are two types of Debit Card transactions: debit (Personal Identification Number or PIN) and credit (signature).

When you pay for a purchase, the clerk may ask "debit or credit?" If you reply "debit" to the clerk, you must enter your PIN after the card has been swiped through a point of sale (POS) terminal. With PIN transactions, funds are withdrawn from your Savings account at time of transaction.

If you reply "credit" to the clerk, it may become a signature transaction. Instead of providing your PIN, you may be asked to sign a slip to verify the transaction. With a signature transaction, funds may be held in a pending status within your Savings account at the time of purchase until the transaction posts to your account, often next day.

How much cash can I withdraw?

You can withdraw up to \$1,005 per day, in up to 2 withdrawals, subject to funds availability.

How many ATM balance inquiries are allowed?

You may have 4 per month. There is a \$1 charge over 4.

Are there any fees when I use my card for ATM cash transactions?

There are no fees when you use your card at Transfund or inside the Pulse Network. Most retailers do not charge a fee. However, when you use your cards at ATMs from other financial institutions, there may be a small fee. Transfund list all Surcharge Free ATMs at http://www.transfund.com/ATM_Support/

Why did my Cash Back at the merchant get rejected?

Some retailers may waive PIN requirements on a POS Transaction with Cash Back under \$50. In that scenario, the POS will clear, but the Cash Back will not, as Cash Back requires a PIN verification.

Is there a Fee to use my Debit Card for purchases?

There's no fee to use the Debit Card to make a purchase. It's a fast and simple way to pay from your Savings Account. There is a \$10 Card Replacement Fee.



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My card expires soon, what do I need to do to get another one?

The Cards are automatically reissued about a month before expiration, with a new Card mailed out.

What if my ATM or Debit Card is lost or stolen?

Report a lost or stolen card to Energize immediately at 405.478.0046 during business hours, or 800.791.2525 after hours. To protect your card from unauthorized use, memorize your PIN, and don't keep the PIN with your card.

What if a purchase posts to my Savings Account that I didn't authorize?

You won't be responsible for unauthorized purchases. If your Energize Debit Card has been lost or stolen, or you suspect unauthorized use, report it to Energize immediately at 405.478.0046 during business hours, or 800.791.2525 after hours. To protect your account from unauthorized use, memorize your PIN. Do not keep your PIN with your Debit Card.

What do I do if I don't recognize the merchant listed on my Statement?

Some merchants may bill under a name other than their operating name or bill from a state different from where you made your purchase. If you have questions about the transaction, please contact the merchant or the credit union at 405.478.0046 during business hours, or 800.791.2525 after hours.

What if I think my card is being fraudulently used?

Many times a single unauthorized charge is found to be a merchant error. Simply contacting the merchant might resolve the error quickly. However, if you think your credit card is being fraudulently used, call us at 405.478.0046 during business hours, or 800.791.2525 after hours.

Does my Energize debit card cover me on rental car insurance?

No

Misconceptions?

Even if an ATM card is used for purchases, or if a debit card is swiped as "credit," there may be a misconception that the "credit" status of the transaction means that payment is not due at the time of purchase. However, no matter how the card is swiped, the money is taken out of the user's Savings account— there is no grace period or billing for a debit card run through as a credit card.

Why does my Savings account show my debit card transaction as "Pending?"

Some Merchants may not settle the transaction until later in the day, a process known as "batching." Because of this, your Savings balance may not change, however your available Savings balance will go down at time of the transaction.

Is it necessary to notify Energize that you are traveling?

Yes, let us know in advance where and how long. This may help keep your card from being locked by the Neural Network Fraud software. Take cash and have an alternative access to funds such as Travelers Checks or another Card. Upon your return from your trip, review your Savings account statement and confirm that all transactions are legitimate.

Does my Energize Debit Card have the new security Chips?

100% of Energize Cards are Chip embedded.

What is a Chip Card?

Chip Cards offer you advanced security when you use the chip to pay in store or at an ATM. Chips Cards are based on a global card payment standard called EMV, used in over 80 countries, with 3.4 billion Chip Cards issued across the globe. The Chip makes every transaction unique, and the Chip Card is more difficult to counterfeit or copy. If the card data and one-time code are stolen, the information cannot be used to create a counterfeit card. The Chip is located on front of the card.

How do I use a Chip Card?

You can swipe your card as normal with the magnetic strip on back, and if the merchant terminal is chip-enabled, it will prompt you to insert the card instead (typically located at bottom of terminal).



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Does my Energize Card have Fraud protection tools?

The Energize Card is issued by TransFund, which offers a 24x7x365 fraud monitoring program (FraudWatch) that combines the most sophisticated fraud detection technology with experienced fraud analysts. FraudWatch uses neural fraud modeling technology to flag suspicious or high-risk transactions. It scores each transaction based on weighted variables and business rules conducive to detecting fraud. Depending on the transaction variables, an Analyst may call you to verify a transaction as legitimate. The Analyst will attempt to contact you by phone 3 times. If unable to get verification, or verification determines fraud, or the activity is considered high risk, the card will be temporarily blocked.