Are there maximum daily limits on Advantage ATM & Checkcards?
Yes, there are several separate daily limits, set by your financial institution:
1. ATM withdrawal.
2. PIN-based purchases (which includes the cash-back amount).
3. Signature-based purchases.
4. Teller cash-advances and/or payments.
5. PINless bill payment.

Any of these limits can be adjusted to suit your personal needs. There may also be a daily maximum combined limit; contact your financial institution for assistance.

Traveling?
Contact your financial institution to limit interruption in your Advantage card usage whenever you travel outside your normal spending area. Remember to write down your institution’s customer service number as well as the lost/stolen numbers provided.

There may be currency conversion fees or other fees for using your Checkcard in foreign countries. Ask your financial institution for details.

Advice for traveling with your Checkcard and much more! www.advantage-network.com

If your Checkcard is lost or stolen:
Contact your financial institution at their customer service number during regular business hours. This number can be found on the back of your Checkcard.

After hours, call:
1. The 24-hour lost/stolen card number: 1-800-256-2442 (within the United States only).
2. The international lost/stolen card number: 1-501-748-8537. (Dial the “exit” code of the country you are visiting first.)

Advantage Checkcards are reliable and failures rarely occur. If you cannot complete a transaction:

Contact your financial institution for assistance. Some of the reasons a card may not work are:
1. The magnetic stripe, chip or transactor may be damaged.
2. You may be attempting purchases or withdrawals over your daily limit.
3. Fraud monitors may have detected possible fraud and inactivated your Checkcard to prevent further unauthorized transactions.
4. You may have entered the wrong PIN for a purchase or ATM withdrawal. After five invalid attempts, your card will be inactivated for your protection. Contact your financial institution to reactivate your PIN.

The Advantage ATM & Checkcard is easy to use and convenient.

- Your Advantage ATM & Checkcard is accepted worldwide for purchases in person, online, in-app and by telephone; wherever Visa is accepted.

If a merchant accepts both “Credit” and “Debit” payment options, you may be presented with the option to choose the payment method you prefer. Just swipe, insert, tap your card and select either Credit or Debit.

On some terminals, you may not be offered the choice of credit or debit after swiping, inserting or tapping your card. If you are prompted to enter your PIN, you may be able to press CANCEL or tell the cashier you want to make a signature or Credit purchase.

Some terminals will prompt you to choose “Visa Debit” vs “US Debit”. Visa Debit means that the transaction will run on the Visa network as a “credit” (for most purchases) while “US Debit” means it will run on a debit network (NYCE, Pulse, etc.).

Credit transactions may be authorized with or without a signature and usually post to your account in 1-3 business days.

Debit transactions may be authorized with or without a signature or PIN. You may choose to receive up to $100 cash back at participating merchants. These transactions usually post to your account in one business day.

Both transaction types will be subtracted directly from your checking account so it’s easy to keep track of your purchases. Plus, detailed information about the purchase will be included on your statement.

Both Credit and Debit payments offer security and reliability.

- Pay monthly bills from your checking account. Choose from two ways to pay:
  - Pay bills one at a time. Use your Advantage Checkcard to initiate payment in person, online, in-app or by phone. You control how much you pay and when.
  - Schedule automatic payments. Set up recurring payments using your Advantage Checkcard. Your bills get paid on time, every time.

Access your accounts 24 hours a day at more than one million ATMs worldwide displaying the Visa logo.***

Close to home, use your ATM & Checkcard surcharge-free at hundreds of Advantage ATMs to withdraw cash and access account information. Advantage ATMs are located in South Dakota and Minnesota.

Your financial institution may allow you to make deposits, transfers, balance inquiries and loan payments at certain Advantage ATMs.

Away from home, receive surcharge-free cash withdrawals at more than 55,000 Allpoint ATMs. In the U.S., Allpoint ATMs are located in retailers such as Target, Kroger and Costco. Outside the US, look for Allpoint ATMs in Canada, Mexico, Australia, Puerto Rico and the United Kingdom.

Participating ATMs will display an Allpoint logo.

Your financial institution may also belong to another surcharge-free ATM network; look for the network logo on the back of your card.

To find an Advantage ATM near you, visit the ATM locator on the Advantage website at www.advantage-network.com

The Advantage ATM & Checkcard is covered by several layers of security.

- Visa’s Zero Liability policy applies to all “Chip & Pin” and “Contactless” transactions that occur through Visa so you are protected in case of a lost or stolen card.
- Cardholder Fraud Monitoring detecrs and detects suspicious activity on your Checkcard.
- The 3-Digit Security Code on the back of your Checkcard provides extra protection to your account in the event of identity theft.

Visa Secure - online, in-app or telephone service that provide added security to your account. To learn more, visit: visa.com/0800-VISA-SEC.

All consumer debit card transactions are covered under the Electronic Fund Transfer Act (EFTA) and Regulator F.

Knowledge is one of the most effective forms of fraud protection. Advantage has fraud-prevention tips and educational information at www.advantage-network.com.

* Some merchants charge a fee for cash back.
* Cardholders may be held partially responsible for unauthorized Debit transactions that did not process through Visa.
* Your financial institution may impose a separate ATM service fee on a transaction conducted at a terminal it does not own. Refer to your institution’s policies and disclosures.

When you want it. Where you want it.

55,000 Surcharge-free ATMs Worldwide