

# Family Lifeline ATM/Debit Card

## FamilyLifeline ATM/Debit Card

The FamilyLifeline ATM/Debit Card offers you the ability to get cash whenever and wherever you need it and make purchases with the swipe of a card.

Following are some Frequently Asked Questions:

### Why should I use my ATM/Debit Card?

The FamilyLifeline ATM/Debit Card is safer than carrying cash, easier than writing checks, and unlike credit cards there are no monthly bills or finance charges.

### How do I use my ATM/Debit Card?

The card can be used at either an ATM machine using the Personal Identification Number (PIN) assigned or for purchases. When making an in-store purchase for an item or service, you will sign a sales slip, just like a credit card. When making an on-line purchase for an item or service, you may be asked for the digits on the back of your card for verification. The purchase amount will be withdrawn from your FamilyLifeline Checking account.



### Where can I use my ATM/Debit Card?

You can use your ATM/Debit Card at any of the thousands of Automated Teller Machines (ATMs) displaying the NYCE® and CIRRUS® network logos. Since your card is an “enhanced ATM card”, you can also use it anywhere debit cards are accepted - retail stores, restaurants, supermarkets, hotels, airlines, etc. In fact, your FamilyLifeline ATM/Debit Card can be used at millions of locations around the world.



*Because life happens...*

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# Family Lifeline ATM/Debit Card

## Is there a cash limit to my ATM/Debit Card?

The initial daily card limit is set at \$300 per business day. This limit is set to protect you should your card become lost or stolen. To change this limit, you can contact any of our offices during regular business hours.

## Is my ATM/Debit Card a credit card?

No, it is an “enhanced ATM card” that can be used to make purchases anywhere MasterCard® debit cards are accepted. All purchases are withdrawn from your FamilyLifeline Checking account.

## How do I keep track of my ATM transactions and purchases?

You will receive a receipt with each ATM transaction and purchase that is made with your ATM/Debit card. Each receipt should be recorded in your check register and the amount of



the purchase should be deducted from your balance. Your monthly statement will also show each ATM transaction and purchase that was made during the cycle period.

## What accounts can I access with my ATM/Debit Card?

When you use your card at an ATM you will be able to access the FamilyLifeline Checking and Statement Savings accounts that you designated on your application. When you use your card to make a purchase, the amount will be automatically withdrawn from your FamilyLifeline Checking account.

## Are there any fees associated with my ATM/Debit Card?

**FamilyFirst Bank** does not assess fees when you make a purchase with your ATM/Debit Card, when you use a **FamilyFirst Bank** ATM, or any ATM with the NYCE® logo. Please refer to our current fee schedule for other fees.

## What happens if my ATM/Debit card is lost or stolen?

Notify **FamilyFirst Bank** immediately by calling 800-881-3613 or any of our branch offices directly. We will immediately inactivate your card and issue you a new one. Please refer to our current fee schedule and your disclosure statement for more details.

## What do I do if I forgot my PIN or my card isn't working?

Simply call or stop by one of our convenient locations, we'll be happy to assist you to resolve the problem. You should always keep your ATM/Debit Card in its protective sleeve so that the magnetic strip doesn't get damaged.



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