

First American Bank Debit Cards: High Value Tool!

Most of our customers rely on their checking accounts for managing the expenses of daily life. When our customers deposit money into their accounts, it is with the expectation that the funds will soon be accessible to pay for other needs. Rightly so.

More and more, customers are accessing their hard-earned dollars by debit card. Sometimes called "ATM cards" because the same card also affords access to ATM machines, most of the time the cards are now simply referred to as debit cards. Debit cards are skyrocketing in popularity, because of their ease of use and convenience. Many consumers also appreciate their debit card because they feel it is safer than carrying cash.

At First American Bank, we feel our customers will be successful if they have all the information necessary to use debit cards

cost-effectively and safely.

Access

ATM Machines - First American Bank debit cards can be used in any ATM machine that belongs to the Shazam network.

In addition to having access to a nationwide network of ATM machines, First American Bank belongs to the Privileged Status Network[®]. This network helps community banks provide their customers with a broad base of surcharge-free ATM locations.

Retail Point of Sale

The cards can be used at most retailers to make purchases. It seems that most sellers will accept debit cards now, even fast food restaurants have come online and have begun accepting debit cards. These purchases are called "point of sale" ("POS") purchases.

Helpful Cost Saving Tip: Look for the Privileged Status symbol!

Look for ATM machines that bear this symbol, and you will not pay a fee for using the ATM.

In Florida, ATM machines in all Publix grocery stores are surcharge-free to First American Bank customers.



Helpful Cost Saving Tip: Ask for Cash Back

If you are planning to make a purchase, for example at a grocery store, and you know you also need to have some cash on hand, skip the ATM machine. You may be charged a fee (called a 'surcharge') by the financial institution that owns the machine. Instead, you can get cash back along with paying for your purchase if you are using your PIN number to make the purchase. (The clerk may ask you "debit or credit?". "Debit" transactions require the use of your card PIN, and this is also a slightly more secure way to use your debit card, rather than a signature-based "credit" transaction).

Asking for cash back at point-of-sale is always at no charge, so if you plan ahead and take advantage of this, you can avoid pesky surcharges at ATMs.

Value

First American Bank debit card holders are charged \$1.50 per month for the use of a debit card. For this nominal monthly fee, our customers enjoy a great value...

Unlimited ATM and debit transactions with no additional fees.

Some banks offer debit cards for no monthly fee... then limit the number of transactions allowed each month.



We don't feel you should be told how many times you can access your dollars, simple as that.

Access to other banks' ATM machines, at no charge.

Some banks offer their debit card for no monthly fee then charge their customers for using ATM machines that belong to other banks. Not at First American Bank.

Our customers won't be charged for using First American Bank owned ATM machines... but we don't charge customers

for using our competitors' machines, either. We want you to have access to the broadest network of ATM machines---at no additional cost.

(Remember, look for machines that have this symbol on them to avoid fees *imposed by the owners* of the ATM machines.)



Peace of mind.

First American Bank employs a fraud detection service, working behind the scenes to protect your debit card. If your card is stolen, or even if the card isn't stolen, but perhaps the card number is, our fraud detection service may call you to verify that a flagged transaction is actually yours.

All of this for only \$1.50 per month. And, if you qualify for our Relationship Checking Account, you enjoy all of these debit card benefits for no monthly fee.

Security

Working behind the scenes to keep you safe

First American Bank's fraud detection service may call you to verify a transaction that seems out of pattern for your card usage. These Fraud Specialists work on behalf of First American Bank. If you receive such a call, they will NEVER ask you for your PIN. They will simply inform you of the transaction that seems out of the ordinary for you. If you confirm the transaction, all is well. If you deny the transaction, your card will be blocked immediately to prevent further loss.

For this reason, it is critical that you provide your up-to-date telephone information to your personal banker. If our Fraud Specialists are unable to reach you to question a fraudulent transaction, any delay could mean additional losses. Or, we may have to shut your debit card

off until we can reach you.

Be vigilant and aware of your account activity

It can be hard to write down debit transactions when you use your debit card while out shopping, though we encourage you to track your usage to make statement reconciliation easier. However, you can monitor your account activity up to the minute with the First American Bank online banking system. If you are not already online, ask your personal banker how to get started.

It is your responsibility to monitor your account activity, not only to manage your funds effectively, but also so you are aware immediately of any fraudulent activity. The sooner fraud is recognized, the better the chances of limiting loss and aiding recovery.

Do not wait for your monthly statement to review your accounts. The pace of today's world requires that you are highly engaged with your account activity. It is not unusual for our customers to monitor their account activity online at least daily. Ask your banker to help you access online banking, and also to enroll in electronic statements (eStatements). Eliminate paper and the danger of mailbox theft.



If you lose your debit card...

Call your First American Bank personal banker immediately. If it is on the weekend or after business hours, and the bank is closed, call Shazam at 1-800-383-8000. Then, call your banker, too, when the bank is open again for business.

