

### Learn the difference between PIN and Signature

At most merchants you can choose to sign the receipt instead of using your PIN, ask the cashier to guide you.

#### PIN transactions

- Daily limit of \$510 in a 24 hour period
- Allows you to receive cash back
- No fee to receive cash back from merchant purchases
- Simply punch in your PIN on the keypad

#### Signature transactions

- Limit of \$3,000 over a rolling 3 day period
- For merchant transactions, simply choose “credit” and the cashier may print a receipt to be signed
- Funds are removed from your checking account even when you choose “credit”

*Be careful: If you re-try a declined transaction multiple times it may cause your card to become locked and unable to be used for any transaction. Call us to have the lock-out removed at 715-732-1732.*

If you would like to change your daily limit, or plan to make a large purchase, please call us at 715-732-1732.

### Reasons your Debit Card could be Declined

- Your transaction is over the daily limit— Using your PIN on a transaction that exceeds \$510 at a merchant or ATM. To avoid this, choose “credit” to complete the transaction by signing the receipt, when you complete a signature-based transaction your daily limit is higher.
- Your purchase may overdraw your account— Due to Federal regulations, we may not be able to process a Debit Card transaction that would cause your account to become overdrawn. Contact our Customer Support Department to Opt In to allow these transactions to complete.
- The merchant has a pre-determined transaction amount— For example, when paying at the gas pump, the gas station may automatically hold \$125 before gas is pumped, once the transaction is complete, that money is released and you are charged only for the amount of your gas purchase.
- Your transactions have been flagged as suspicious by Fraud Detective because they may be outside your ‘normal’ Debit Card usage patterns. Learn more about [Fraud Detective](#).

### Tips to Avoid Denied ATM or Debit Card Transactions

- Use direct deposit for paychecks. This will give you immediate access to your paycheck.
- Monitor your balance using: Bank Online, Mobile Banking, Bankline, and e-Statements.
- Keep your check register up-to-date and be sure to deduct all withdrawals — including recurring automatic bill payments, ATM transactions, bank fees, Debit Card purchases, and online payments.
- Remember that the balance on your ATM receipt, Bank Online, or Bankline may not reflect some outstanding transactions.
- Notify SNBT before you plan on traveling and be sure we have your current daytime phone number, particularly your cell phone number to ensure you can be contacted.
- Keep extra money in your account just to be safe.
- Promptly compare your check register and your bank statement to look for errors or unauthorized transactions.
- Don’t rely on float (the time it takes for a check to clear). Today’s payment systems are increasing in speed which means a reduction in the time it takes to clear a check.
- Be aware that each transaction may be presented to an account at different times.
- [Click Here to learn Debit Card tips](#)

