

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 \$250 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 \$1500 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 \$250 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.

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.
- 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](#)
- Your transactions are monitored by [Fraud Detective](#).

