

What is a Check Card / Debit Card?

The Check Card / Debit Card is an enhanced ATM card. Featuring all the benefits of an ATM card (transfer funds, make deposits, and get cash), plus it can be used to make purchases at over 18 million merchants worldwide, wherever MasterCard is accepted. The amount of the purchase is then deducted directly from your primary checking account. Shopping, travel, dining out, paying for gas, purchasing tickets – anything that you would normally pay for with cash or check. The Check Card / Debit Card can even be used for catalog or Internet purchases.

What happens once I complete the application?

A Check Card / Debit Card may be approved for those accounts in good standing with no derogatory credit, no tax liens or collection items. Other factors may be taken into consideration when determining Check Card approval.

Does the MasterCard logo mean that it is a credit card?

No, the Check Card is not a credit card. The MasterCard logo simply expands your purchasing power, allowing you to make purchases anywhere MasterCard is accepted. Each purchase is deducted from your primary checking account. Since this is not a credit card, it is not reported on your credit history, and there are no finance or interest charges associated with your purchases.

What are the benefits of using a Check Card / Debit Card?

There's no need to write a check and wait for approval, and it's safer than carrying cash. Just swipe and go. Best of all, there's no bill to pay later as with a credit card. The funds come directly out of your checking account.

Where can I use my OMNIBANK MasterCard Check Card?

You may use it in place of cash or checks and at any ATM or merchant where MasterCard is accepted.

How does one use the card to pay for purchases?

When you present the card for payment some merchants may ask you to sign a receipt. Other merchants may ask you to enter your Personal Identification Number (PIN). If the merchant's machine gives you a choice of "Debit" or "Credit", either is acceptable. The "Debit" transactions may require the use of a PIN number while a "Credit" may require a signature. The cash back function can only be used with the "Debit" key.

Does the Check Card / Debit Card have spending or cash withdrawal limits?

Yes, for your protection there are cash withdrawal and purchase limits assigned to the card.

How do I keep track of the purchases made?

Each time a purchase is made, the customer will receive a receipt from the merchant. Each purchase is detailed on your monthly bank statement and includes the transaction date, amount, merchant name, and location. If you have a personal computer and Internet access, our Internet Banking System is a great way to keep track of your account.

Can I get cash back with the Check Card?

You will be able to get cash back at any of the participating merchants that belong to one of the point-of-sale networks listed on the back of your card. To get cash back when you make a purchase, you must press the “Debit” key and enter a PIN number.

How safe is the Check Card / Debit Card?

There are numerous safety features instituted on the Check Card / Debit Card. However, you must also guard the card just as you would cash. You should never surrender your card or PIN number to anyone else. Information on reporting losses or discrepancies is included in this brochure under the “Cardholder Agreement/Disclosure” section.

What should I do if my card is lost or stolen?

Tell us at ONCE if you believe your Card or your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. During business hours, call the Bank’s Bookkeeping Department at (713) 747-9000, and we’ll investigate your claim. After normal business hours, call fidelity at (770) 209-8261.

How soon will I receive my card and how will it be sent to me?

Check Card / Debit Card processing takes approximately 14 days. Cards and PINs will be mailed to your address on record. The card and the PIN will be mailed separately, several days apart, for security purposes. If you fail to receive either, please contact the Bank immediately.

Can I have my card mailed to an address different from the one the Bank has on file?

No, for security purposes, cards will not be forwarded to another address.

Does the Check Card / Debit Card have an expiration date?

Yes, for your protection, your card is issued with an expiration date. If your account is active and in good standing, upon expiration, we may issue you a renewal card. If your account is not in good standing or if any derogatory credit is discovered, we may opt to not issue a renewal.

If I forget my PIN number what should I do?

The system has a safety feature built in to prevent transactions from being completed using incorrect PIN numbers. If the incorrect PIN is entered three times, the card may be captured. If you should forget your PIN, come by the Bank and upon verification, a new PIN may be used.