

Debit Card Controls FAQ

Why would I want to turn my card off?

Setting your card status to “off” is a good idea if you’ve misplaced your card. This will prevent new transactions—including purchases, ATM activity and digital wallet transactions—from being approved while you try to find it. However, transactions that are flagged as previously authorized recurring payments, credits, refunds and reversals may be approved while your card is turned off. Turning your card off is not a replacement for reporting your card as lost or stolen. If you’ve lost your card and are unable to recover it, call us to cancel it and receive a new one. Contact us immediately if you believe unauthorized transactions have been made.

What’s the difference between an alert and a control?

An alert will notify you if a transaction is made if it meets the criteria you set. A control will prohibit certain card transaction types from being processed and will trigger a notification.

How can I prevent my card from being used outside of the United States?

You can choose to set controls for international transactions made at physical stores or ATMs using your card or digital card number. Transactions made via phone call, mail or online with international merchants may still be processed.

Does turning my card off affect all cards linked to the account, such as those issued to a joint accountholder or authorized user?

Turning your card off will **not** stop transactions using other cards linked to your deposit account.

Can I turn my card off and still use my associated digital card numbers for transactions?

No. While your card is off, any transactions attempted using your associated digital card numbers will not be processed.

Why did I receive duplicate notifications for the same purchase?

You may get two notifications for one purchase for one of the following reasons:

- You also have Online Banking alerts set up to notify you if a transaction is over a certain amount.
- Your purchase was made at a gas station that places a temporary hold (for example, Kroger Fuel places a hold for \$125) and then replaces it with the actual amount purchased. This will result in two notifications being sent if both amounts meet the criteria you set.

If I want to set up alerts or controls by merchant type, how do I know which stores are in which category?

Alerting to or denying transactions by certain merchant types is not an exact science. What you may consider a department store may actually be in a different category. Here are some basic definitions to help identify which kinds of stores fall into which categories.

- **Apparel** – Stores that sell clothing, accessories and other apparel
- **Restaurant** – Includes all categories where the primary service is prepared food and drinks (restaurants, fast food, bars, nightclubs, etc.)
- **Entertainment** – Provide recreation, entertainment and amusement services (movie theaters, golfing, parks, carnivals, etc.)
- **Gas Station** – Merchants that provide fuel for motorized vehicles
- **Groceries** – Establishments where the primary items for sale are food and medicines, or both (supermarkets, pharmacies, drug stores, bakeries, vending machines, liquor stores, etc.)
- **Hardware Store & Electronics** – Retail stores that sell a variety of merchandise related to homes and electronic equipment (building materials, lumber stores, appliances, etc.)
- **Department Stores** – Sellers of a variety of merchandise (package stores, wholesale clubs, discount stores, hobby shops, etc.)
- **Travel** – Providers associated with vacations and business travel (airlines, hotels, cruise lines, tours, vehicle rental, public transportation, vehicle supplies, etc.)
- **Utilities** – Providers of public services (electric, gas, water, cable, etc.)
- **Office Supplies** – Includes printing, shipping and computing

How can I get text notifications?

You'll want to make sure that you're enrolled for SMS text messages in Online Banking first. You can click the "Enroll Now" link next to the mobile number listed in the "send alert to" dropdown. If you don't have a mobile number set up, click "Update Contact Information" to add it.

To receive text notifications when you turn your card off or on, you can go to Alerts > Settings (Alerts is the bell icon near your name in the top right corner of Online Banking), choose the "Security Alerts" tab, click the "I want to" dropdown, then select "Edit Security Alerts." Check the box next to your mobile number for the "Debit Card Status Changed" option.

Why do I see more than one card listed for my account?

Any active cards tied to your Social Security number should appear in the "Cards" tab for your account. You may have an older card that you don't use anymore but is technically still active. If you no longer need it, please contact us to deactivate it.

