



DEBIT CARD FAQs

1. Why is TopMark Federal Credit Union sending out a new Mastercard Debit/ATM card to card holders?

In our continual effort to provide members with great service TFCU is pleased to announce we are upgrading our Mastercard® Debit/ATM card. The new debit card will be contactless, as well as offer rewards!

2. When will the new card arrived?

Your new card should arrive around May 1, 2021.

3. When can I activate my new Mastercard® Debit/ATM card?

You can activate your new Mastercard® Debit/ATM card immediately upon receipt.

4. Will my Mastercard® Debit/ATM card number change?

Yes, your Mastercard® Debit/ATM card number will change. Any recurring payments or stored debit card information will need to be updated (i.e. insurance, utilities, fitness club, subscription services, etc.)

5. Will my PIN change?

Yes, when you call to activate your new card, you will also be instructed to create a new PIN. You can make your PIN the same number as your previous debit card.

6. Will there be a time I can't use my debit card or my card will be declined?

Your card will not be active until 8am on Monday May 10, 2021. You may have a declined transaction if you use your card between 12am – 8am on May 10, 2021. It is always a good idea to be prepared just in case. Have some cash on hand or your TopMark VISA® Credit Card in your wallet in case of any unforeseen downtime.

7. Will my limits change?

Yes, limits will change. Members can withdraw up to **\$500** per day from ATMs and can spend up to **\$1,500** on point-of-sale transactions.

8. How long can I continue to use my current Mastercard® Debit/ATM card?

You may continue to use your current Mastercard® debit card through May 9, 2021.

9. How do I use my TopMark Mastercard® Debit/ATM card as a contactless card?

Contactless payments are easy. You simply tap your Mastercard® Debit/ATM card on the contactless-enabled checkout terminal to make a payment. The payments are fast and convenient to use in places where you need to pay on the go. Just like transactions made with a chip card, each contactless card transaction is accompanied by a one-time code that protects the payment information, so, your contactless payments are also secure.

10. Do I have to use my TopMark Mastercard® Debit/ATM as a contactless card?

No. You can continue to use your card at terminals who still swipe your card or use the chip reader.

11. Do I have to request a new Debit/ATM card?

No, you will automatically receive a new Mastercard® Debit/ATM card in the mail during the roll out period. (May 1, 2021)

12. What should I do once I receive my new card?

Upon receipt, activate your debit card and **set your PIN** by calling 877- 558-4159.

13. Will I still be able to use the TopMark's Debit Card App?

No; however, a new app will be available. SecurLOCK™ Equip is a free mobile app that lets you control the security settings on your TopMark FCU Mastercard® Debit/ATM card **AND** your TopMark VISA® credit card. You can customize usage restrictions, manage and monitor transaction activity, and receive instant notifications whenever your card is used.

14. Where do I download the SecurLOCK™ Equip?

You can download the SecurLOCK™ Equip app from the App Store (iPhone) or Google Play Store (Android) and follow the simple steps in the app to register your TopMark FCU debit card.

15. Does the new Mastercard® Debit/ATM earn points?

Yes, this new feature is called ScoreCard® Rewards. When you make purchases using your TopMark Mastercard® Debit/ATM card, ScoreCard® Rewards are earned for *credit* purchases. Select *credit* when using your TopMark Mastercard® Debit Card to make signature-based transactions and earn one point for every \$3 you spend.* Points earned with your TopMark Visa® Credit Card and TopMark Mastercard® Debit Card can be combined and redeemed for travel rewards and brand name merchandise at scorecardrewards.com. In addition, you can combine points that your family members earn when they use their Visa® Credit Card or TopMark Mastercard® Debit Card. To combine points, contact your ScoreCard® Rewards representative at 800.854.0790.

16. I have merchants that charge my Mastercard® Debit/ATM monthly. Will I have to notify those merchants? (Ex. Netflix, insurance companies, Amazon, Apple, utilities)

Yes, you will have to contact all merchants which you have automatic charges to your current card and provide them your new Mastercard® Debit/ATM card information or TopMark's routing and transit number and your checking account number.

17. Will I be without a debit/ATM card?

No one should be without a debit card. However, if your address is not up to date in our system, you may not receive your new Mastercard® Debit/ATM card. Please contact a Member Service Representative to verify your current contact information including your address, phone number and email address.

18. If my name is printed incorrectly on my new Mastercard® debit card, who can I call to fix it?

All names on your new Mastercard® Debit/ATM card should match the current name on your current debit card. If the name is incorrect on your new, Mastercard® Debit/ATM, please contact a Member Service Representative at a branch near you.

19. My spouse/child/parent has not received the new Mastercard® Debit/ATM. When will one be issued?

Members who have not received a Mastercard® Debit/ATM card by May 3rd should contact a Member Service Representative at any TopMark branch.

20. If I lose my new Mastercard® Debit/ATM card or if it is stolen, will there be a replacement fee?

Yes, there is a \$10 replacement fee.

21. Will I have to re-opt in for courtesy pay with my debit card?

No; your courtesy pay will not be affected and will continue to work throughout the conversion and after.

22. What is the difference between my Mastercard® Debit/ATM card and my VISA® Credit Card?

Mastercard® Debit/ATM card is directly linked to your checking account. When you use your Mastercard® Debit/ATM card the funds are withdrawn from your checking account. Your TopMark VISA® credit card allows you to borrow money and repay later.

23. What should I do with my old Mastercard® Debit/ATM card?

Your Mastercard® Debit/ATM card can be destroyed, shredded or returned to any branch for destruction beginning May 10, 2021.

24. Where can I use my Mastercard® Debit/ATM card?

You can use your Mastercard® Debit/ATM card anywhere that a **Mastercard®** is accepted: restaurants, retail stores, supermarkets, airlines, hotels, etc. This card can be used in over 14.5 million locations worldwide.