



## 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 debit card. The new debit card will be contactless, as well as offer rewards!

**2. 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 debit 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.

**3. 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.

**4. When will the new card be mailed?**

We will begin mailing new debit cards April 19, 2021.

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

You can activate your new Mastercard® Debit/ATM card immediately upon receipt, but it cannot be used until May 10, 2021.

**6. 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.)

**7. Will my PIN change?**

Yes, when you call to activate your new card, you will also be instructed to create a PIN.

**8. Can my PIN be the same as my old card?**

Yes

**9. 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.

**10. 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.

**11. 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.

**12. 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.

**13. 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.

**14. 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](http://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.

**15. 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.

**16. 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.

**17. 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.

**18. 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 3<sup>rd</sup> should contact a Member Service Representative at any TopMark branch.

**19. 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.

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

TopMark doesn't expect any downtime during the conversion to a new processor; however, it's 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.

**21. 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.

**22. 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.

**23. 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.

**24. 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.

**25. 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.