

AFA PayExpress

Frequently Asked Questions

A. Introduction

What is a Check Card or Debit Card?

The **Visa® Check Card** (also referred to as a debit card) from First Fidelity Bank (FFB) is an easy, safe, and convenient way to get access to your Insurance benefit payments. This is an option for anyone, but it is particularly convenient for someone that does not have a bank account.

What is the difference between a Check Card and a Debit Card?

A Check Card is used by pressing the "Credit" key and requires your signature on the receipt. The retailer prints a receipt and you sign it just as you would if you were using a credit card except the amount of your purchase is debited from your account. A Debit Card is used by pressing the "Debit" key and entering your PIN (Personal Identification Number) number. Debit Card usage also allows you to use a cash-back feature which is a free and convenient way to obtain cash without going to an ATM. Retailers that offer the cash-back feature have various limits on the amount of cash you can receive.

Where can I use my check card?

- You can use your check card to make purchases or pay bills at a Point of Sale (POS) location. Look for businesses that accept Visa, such as a grocery store, gas station, retail store, restaurant, or any location that displays the Visa logo. You can use your card anywhere Visa is accepted. There is a daily limit of \$1,500 on the total amount of purchases made with your card. If you need to make a larger purchase, call FFB Customer Service at 1-800-299-7047 and they will assist you.
- You can save money by using the cash-back feature when you use your card as a debit card at a retailer by selecting the "debit" key. The amount of cash-back allowed may vary by retailer. Be sure to ask about cash-back limits before beginning your transaction.
- You can use your card at any ATM to withdraw cash. There is a daily limit of \$1,000.

B. Check Card / Debit Card Procedures

What should I do when I get my check card?

If you are eligible for benefits, your debit card will arrive via the United States Postal Service with information that includes detailed instructions. Read the information carefully to learn how and where to use your debit card and manage your debit card account. The sticker on your card, and the information enclosed, will instruct you to call 1-800-299-7047 to self-select your PIN number and activate your card. FFB Customer Service is available from 8:00 am until 7:00 pm Central Time, Monday – Friday and 8:00 am until 1:00 pm on Saturday.

Before you use your check card, you must:

- Activate your card as instructed, by calling 1-800-299-7047.
- Select your PIN number by calling the Bank at 1-800-299-7047
- Sign your card.
- Read all of the information about bank transaction fees and ATM charges. ATMs owned by other financial institutions may also charge a surcharge.

Do I get my card when I apply for benefits?

Check cards are not automatically issued. American Fidelity Assurance Company (AFA) authorizes First Fidelity Bank to open your debit card account and send you a card if you qualify to receive benefits. You must indicate on your claims form that *you request a debit card* to access your benefits.

When will I get my check card?

You will receive your debit card approximately 7 to 10 days after your application for benefit is approved. The Bank orders your card the same day AFA approves claim for benefits. We cannot control the United States mail system, so you can reasonably expect your card to arrive within 10 days.

Do I have to activate my card before I use it?

Yes. When you receive your debit card, activate it **immediately** by calling the phone number on the red sticker on the front of the card. If you have any problems, please call First Fidelity Bank Customer Service at **1-800-299-7047**.

What should I do if my address changes?

If your mailing address or resident address changes:

- Contact American Fidelity Assurance Company at **1-800-437-1011** or visit our website at <http://www.afadvantage.com/>.
- Contact First Fidelity Bank Customer Service at **1-800-299-7047** as soon as possible.

What should I do if I lose my card?

If your debit card is lost, stolen, or damaged, call First Fidelity Bank Customer Service toll free at **1-800-299-7047**. If you lose your card after banking hours, call the **Lost or Stolen Card Hot Line at 1-800-791-2525**.

Does First Fidelity Bank provide a monthly statement of my debit card account?

Yes. You can obtain a free monthly account statement by accessing your account using FFB Online at www.first-fidelity.com. You must set up your online banking ID by calling First Fidelity Bank Customer Service toll free at **1-800-299-7047**. Paper statements can be mailed to you; however, there is a \$1.00 per month fee for paper statements.

Can American Fidelity Assurance Company take money from my debit card account?

No. The money in your account belongs to you. American Fidelity Assurance Company will not have access to withdraw funds from your account. American Fidelity Assurance Company will only deposit funds that are due to you through your insurance benefits.

C. Fees and Other Charges

Can I avoid debit card fees and ATM surcharges?

Yes. You can avoid fees and surcharges by using the following methods:

- Use your card to make **Free** Point of Sale (POS) purchases at all retail locations worldwide that accept Visa. When using your card at a retail establishment, press the "Credit" key. You will be asked to sign the receipt as if you were using a credit card.
- When you use your card by pressing the "Debit" key, you will be prompted to enter your PIN number. You can utilize your card to make purchases at retailers in the same way as when you press the "Credit" key. The difference is that you will not be asked to sign the receipt and you can receive free cash-back options where available. The cash-back feature is available at most retail stores that accept debit cards.
- There are many surcharge free ATMs nationwide. Visit First Fidelity Bank's website at <http://www.first-fidelity.com/> for a list of surcharge free ATMS or call First Fidelity Bank customer service at **1-800-299-7047**.

Where can I get a complete list of fees?

You can get a complete list of fees in the *Disclosure Statement* included in the welcome packed mailed with your debit card or by visiting www.first-fidelity.com. If there are any questions, you may contact First Fidelity Bank Customer Service toll free at **1-800-299-7047**.

How do bank transaction fees and ATM surcharges differ?

First Fidelity Bank charges a **bank transaction fee** for using your card at ATMs in excess of 5 transactions per month. There is a \$3.00 fee for each additional withdrawal at ATMs over 5 per month. Avoid surcharges by using your card as a "Debit" card at retailers and take advantage of the cash-back feature.

Will I have to pay ATM surcharges?

It depends on the ATM you use. First Fidelity Bank is part of the US Bank and Transfund ATM network which means you can use your card at any machine indicating surcharge free or visit First Fidelity Bank <http://www.first-fidelity.com/> for a list of surcharge free ATMS. You may also call First Fidelity Bank Customer Service at **1-800-299-7047**.

Is there a fee if I use an ATM outside of the United States?

Yes. There is a \$3.00 transaction fee for each cash withdrawal made at ATMs outside of the United States and a fee for the currency conversion of 3%.

Is there a fee to review my account balance?

No. You can review your account balance free of charge. By logging on to the First Fidelity Bank cardholder Web site at www.first-fidelity.com you can log in to FFB Online to access your account transaction details. You can also obtain your account details by calling First Fidelity Bank Customer Service toll free at **1-800-299-7047**. First Fidelity Bank charges a bank transaction fee of \$1.00 for each balance inquiry at any ATM and the other financial institution may charge an additional fee (surcharge).

How much money can I withdraw daily from an ATM?

Your debit card has a daily withdrawal limit of \$1,000.00, provided you have money in your debit card account.

What is a denied transaction?

A denied transaction occurs when you try to spend more money than you have available in your account. **First Fidelity Bank deducts \$1.00 from your debit card account for each denied transaction.** Please keep track of your account balance by checking your FFB Online account or by calling First Fidelity Bank Customer Service toll free at **1-800-299-7047** or logging on to www.first-fidelity.com.

D. Point of Sale (POS) Machines**Is there a fee for using my debit card at Point of Sale (POS) machines?**

No, there is no fee for making a purchase with your debit card at Visa Point of Sale (POS) machines. You can make a purchase using your card anywhere Visa is accepted.

Is there a limit on the number of POS purchases I can make per month?

No, there is no limit on the number of POS purchases per month as long as you have money available in your debit card account to cover the purchases. **Just be sure to keep track of your balance to avoid a fee for each denied transaction.** There is a daily limit on POS purchases of \$1,500. If you need to make a larger purchase, call FFB Customer Service at 1-800-299-7047 and they will assist you.

Is there a fee for getting cash back at a POS?

No, there is no fee if you get cash back with a purchase. The amount of cash back may vary by store. The cash-back feature will display, on the terminal, the various amounts available from the retailer. Be sure to ask about cash back limits before beginning your transaction.

Why do some merchants put a "hold" on my money?

Some merchants "hold" a preset amount of money in your account before you complete your purchase. This "hold" is referred to as pre-authorization. The pre-authorization ensures that you have enough money to cover the purchase. The pre-authorization appears as a pending deduction on your account statement until the merchant completes the final purchase amount, which cancels the pre-authorization. If the Merchant's pre-authorization (hold) amount is greater than your account balance, First Fidelity Bank will deny the transaction even though you may have enough money to pay the purchase price. If the "hold" or pre-authorization is not completed by the retailer within 24 hours, the bank releases the hold. However, the retailer can complete the transaction at a later date, so be sure you keep track of your balance.

E. PINS and Access Codes

What is a debit card PIN?

Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations.

What should I do if I forget my PIN?

If you forget your debit card PIN, call First Fidelity Bank toll free, at **1-800-299-7047**.

What should I do if I enter the wrong debit card PIN?

If you enter the wrong PIN, you have two more chances to enter the correct number. If you do not enter the correct PIN by the fourth try, call First Fidelity Bank Customer Service toll free at **1-800-299-7047** for assistance. If you cannot remember your PIN, **DO NOT** try to guess it.

What should I do if my debit card doesn't work?

If your debit card doesn't work, make sure you have activated the debit card and have a balance in your debit card account. If an ATM doesn't accept your debit card, try another ATM. The first ATM may be out of service or may not be part of the network that accepts your debit card. If the debit card still doesn't work, call First Fidelity Bank Customer Service toll free at **1-800-299-7047**.

What will happen if the Visa Network is down?

Occasionally the Visa network is down due to an electrical power outage or some other incident outside of our control. If the system is down, you can withdraw \$100.00 from an ATM and make POS purchases up to \$500 per day. The system is rarely down and if it is, it will only be for a short period of time.

Does my debit card expire when my claim has been paid out?

NO. Your debit card will be deactivated when funds in your account have been exhausted from your last claim payment. A debit card is valid for four (4) years. If your claim extends longer than four years you will receive a replacement card at least 30 days prior to your cards expiration date. Cut up your card when your card expires. If you file another claim, request a new debit card when your claim is filed.

What should I do when my card expires?

First Fidelity Bank mails replacement debit cards, one month in advance of your card's expiration date. The expiration date is on the front of your card. If you are no longer receiving your benefits, you will not receive an updated card. If you are receiving benefits, and do not receive a new debit card, call First Fidelity Bank Customer Service toll free at **1-800-299-7047**.