



## ATM and Debit Card FAQ's

### **What is a Foreign ATM machine?**

That just means it is **not** an ATM owned and operated by **Wanigas Credit Union**.

### **Will I be charged for using an ATM belonging to another Financial Institution?**

Wanigas does not add any additional charges to your transactions at foreign ATMs, however, the institution owning the machine may charge you a fee. This fee can range from \$1 to \$5, depending on the institution. To find an Surcharge Free ATM near you, [click here](#).

### **How will I know if they are going to charge me?**

As you proceed through the process of a transaction, a screen tells you that a charge will be added to the requested amount and give you the option to stop there or continue and agree to the charge. There should also be a notice on the front of the machine informing you of the charges.

### **I'm leaving for the winter to live in a warmer climate, can I take my Wanigas ATM or Debit Card and do my banking down there?**

You certainly can.

### **What is the maximum amount of money I can withdraw with my ATM or Debit card?**

You may withdraw up to \$500 at an ATM and \$2,500 for Purchases on the Debit Card per 24 hour period providing the funds are available.

### **I lost my ATM or Debit card, is there a charge to get a new one?**

There is a \$5 charge to replace an ATM or Debit card.

### **Who do I call to report my ATM or Debit card lost or stolen?**

Contact **Wanigas Credit Union** at (989) 759-5758 or (800) 675-2285 ext. 734, as soon as possible during business hours or 800-449-7728 after business hours to report your card lost or stolen.

### **I can't remember my PIN (Personal Identification Number), do I have to get a whole new card?**

No, please contact **Wanigas Credit Union** at (989) 759-5785 or (800) 675-2285 ext. 734 to have a new PIN added to your card. Remember, PIN numbers cannot be in consecutive order, such as 1234 or 4321. Pick a unique number that only you would know, but be able to remember.

### **What is the difference between an ATM card and a Debit Card?**

You must have a checking account to have a Debit Card. You can use your [Debit Card](#) anywhere you see the MasterCard logo. The monies will come out of your checking account just as if you have written a check. This includes places of businesses such as gas stations, supermarkets, department stores, pharmacies, etc. Debit cards can also be used in ATM machines to access either your savings or checking account. The **Wanigas Credit Union** Debit card is EMV chip enabled. [ATM Cards](#) are used for getting cash from the ATM machines.