

Debit Card– Frequently Asked Questions

How do I use my Centinel Debit Card to pay for purchases?

When you present your card for payment, some merchants will require you to sign a sales slip. Other merchants may ask if you want to use it as a Credit or Debit. If you use it as a Debit you will be asked to enter your Personal Identification Number (PIN). If you use it as a Credit you will be asked to sign a sales slip.

Whether you use it as a Debit or Credit the transaction will be deducted from your checking account.

How do I apply for a Centinel Debit Card?

[Contact us](#) to apply for a Centinel Debit Card.

What should I do if my Centinel Debit Card is lost or stolen?

Contact us immediately at 575-758-6700 during business hours, or after hours you can contact our service provider, Vantiv 1-800-528-2273, if your card has been lost or stolen or if you notice an unauthorized transaction.

How is my card different from a credit card?

The MasterCard logo allows you to make purchases anywhere MasterCard is accepted, just like a credit card. Each purchase is deducted from your primary checking account, and there are no finance or interest charges.

What should I do if I have any disputes with a merchant?

If you think your bill is wrong or if you need more information about a transaction on your bill Contact Us and we will be happy to assist you. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

What should I do if I forgot my Personal Identification Number (PIN) or if it does not work?

Please Contact Us to have your PIN reset. If you remember your PIN and would like to change it, one option is to call our Audio Phone Banking system at 1 (800) 851-4859, the second option is to use any Centinel Bank ATM to change your PIN (Note: you must know your current PIN to change it at our ATM's).

Is there a fee for my debit card?

No, as long as you use your card at least once a month. For those who have a debit card, but do not use it, there is a \$5.00/month inactivity fee. Otherwise, there are no Centinel Bank fees on consumer debit cards.



Debit Card– Frequently Asked Questions

(continued)

What is MasterCard Secure Code?

MasterCard Secure Code is an innovative service offering secure Internet shopping, using your preferred form of Internet payment – your Centinel Bank MasterCard. MasterCard Secure Code lets you add a personal Secure Code™ to your existing card, getting added security and the reassurance that only you can use your card online.

How does MasterCard Secure Code work?

When you purchase online, MasterCard Secure Code issues a receipt at the end of the checkout process. The receipt includes details of your current purchase, such as site name, purchase amount and date. You sign the receipt using your personal Secure Code and click "Submit" to proceed with the purchase. Without your Secure Code, the purchase cannot take place.

How does MasterCard Secure Code protect me?

Once you've registered and created a Secure Code, each time you make an online purchase, a window will pop up asking for your Secure Code like using your PIN at the ATM. When you correctly enter your Secure Code, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your financial institution cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

Will I need to apply for a new card to use MasterCard Secure Code?

To activate your new Centinel Debit Card, during business hours contact us, or during after hours, you can contact our service provider, Vantiv at 1-800-528-2273.