



Dupaco MoneyCard

Congratulations! Your new EMV chip Dupaco MoneyCard has been ordered and you will receive it in the next few weeks.

Your MoneyCard will provide convenient, 24-hour access to your money in a number of ways:

- 1. ATM:** The Dupaco MoneyCard can be used in ATMs across the country to withdraw cash from your checking or savings account any time of the day.
- 2. LIKE A CHECK:** The face of your MoneyCard includes the MasterCard symbol. This means that your card will be accepted for purchases wherever MasterCard is accepted and debited directly from your checking account.
- 3. ONLINE BANKING:** Shine is Dupaco's online banking system. When paired with a Dupaco checking account and your MoneyCard, Shine Online Banking becomes a powerful tool with which to manage your finances. When you use your Dupaco MoneyCard, transactions clearing your checking account are automatically assigned a category by Shine using merchant data that accompanies the transaction. By using the spending-report feature, you can track your spending habits, even create a budget for each category, to help ensure you are staying within your budget.

How do I use my EMV chip MoneyCard?

[A] Using your EMV chip card at retailers is easy. Provided that the retailer has a chip-enabled terminal, just follow these steps:

- 1.** Insert your card into the bottom slot of a chip-friendly card reader.
- 2.** Follow the on-screen prompts.
- 3.** Enter your PIN or provide your signature as prompted by the card reader.
- 4.** Remove the card when prompted and the transaction is complete.

When can I start using my card Dupaco MoneyCard?

[A] Once your MoneyCard arrives, you must activate the card and select a Personal Identification Number (PIN) before using. For activation, call 888-691-8661 from the phone that is listed on your account and follow the instructions. Then sign the back of your card. To set a PIN for your card, follow the instructions in "How do I select a PIN?"

How do I select a PIN?

[A] Members must select a PIN for their Dupaco MoneyCard for use when completing debit transactions and in ATM machines by calling 800-717-4923 and following the instructions. You must call from the phone that is listed on your account.

In what ATM networks can I use my MoneyCard?

[A] You can use your card to withdraw cash, make deposits or transfer funds 24 hours per day at all ATMs located at all Dupaco branch locations and at ATMs that display either the SHAZAM or CIRRUS symbol.

Are ATM balances always accurate?

[A] No. A balance refresh is performed each evening to update daily transactions. To determine accurate balances, utilize Shine Online Banking or Dupaco's mobile app.

What is a surcharge?

[A] A surcharge is a usage fee levied by the owner of an ATM. If you are forced to pay a surcharge when using your Dupaco MoneyCard at an ATM, please note that this charge **has not** been assessed by your credit union.

Are there surcharges at Dupaco ATMs?

[A] There are no surcharges or transaction charges when using your MoneyCard at Dupaco ATMs. When using non-Dupaco-owned/supported ATMs, the first eight (8) transactions each month are free, with each subsequent transaction subject to a nominal charge.

Why are there limits on free transactions at non-Dupaco ATMs?

[A] Each time a MoneyCard is used in another financial institution's ATM, your credit union is subject to an additional transaction expense. As a result, you are encouraged to use your credit union's ATMs whenever possible. By doing so, you will avoid ATM transaction charges and help save your credit union and its member-owners money.

Continued >

Can I use non-Dupaco-owned ATMs without paying a surcharge?

[A] To help you avoid surcharge fees at non-Dupaco-owned/supported ATMs, Dupaco has cooperatively joined hundreds of financial institutions as part of the Privileged StatusSM network. Thanks to this partnership, Dupaco members may use their MoneyCard in the ATMs of other participating Privileged Status financial institutions without paying surcharge fees. Simply look for the Privileged Status logo.

Where can I find Privileged Status ATMs?

[A] A nationwide list of participating ATMs is available at shazam.net or on Shine Mobile Banking.

What should I do if my MoneyCard is captured by an ATM?

[A] Please contact Dupaco at 800-373-7600, ext 201.

Debit vs. credit — what's the difference?

[A] You may select either option, but we recommend that you choose "credit." In either case, the funds will be withdrawn (debited) from your share draft checking account. When you select "credit," you will need to present your card to the merchant or insert/swipe your card.

You will then be required to sign your name. By selecting "credit," your funds are not immediately withdrawn from your share draft account; however, as soon as the transaction is authorized, the funds are held. This benefits both you and your credit union through income earned by a merchant processing fee, which will help us continue to offer the MoneyCard as part of the share draft checking package at no additional cost to our member-owners.

By selecting "debit," you'll be required to insert/swipe your card and enter your PIN. The funds will then be immediately withdrawn from your share draft checking account.

What balance is being read for purchases?

[A] Your checking account's available balance is the amount you have available for spending.

Is there a charge for being overdrawn with a purchase or an ATM withdrawal?

[A] Per federal regulation, Dupaco no longer authorizes and pays overdrafts on ATM and debit card transactions on your account unless you have asked us to. By indicating that you WANT Dupaco to authorize and pay overdrafts on ATM and debit card transactions, you can easily avoid being caught in the unfortunate or embarrassing situation of having your ATM or debit card transaction declined because of insufficient funds. Overdraft fees may apply.

Can deposits be made at ATMs?

[A] Deposits can be made only if the ATM being used is equipped to accept them. Contact individual ATM providers to verify participation.

When I make an ATM deposit, do I receive immediate credit?

[A] No. When a member makes a deposit into an ATM machine that is NOT owned by Dupaco, a five-day hold will be placed on that deposit for any amount over \$200. Deposits made at ATMs owned by Dupaco will have a two-day hold.

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

[A] Take immediate action to avoid unnecessary losses. Contact Dupaco at 800-373-7600 to request a block of all transactions. When calling after hours, simply follow the voice-mail prompts. If you call after hours, please follow up with a call to Dupaco the next business day to verify the block.

What should I do if there are unauthorized MoneyCard transactions on my account?

[A] Transactions and statements can be monitored using Dupaco's Shine Online Banking. Consider setting up eNotifiers to alert you via text or email of any card activity. Report any suspicious activity to Dupaco immediately at 800-373-7600.



For more information, contact Dupaco at 800-373-7600.
dupaco.com