SSBT Debit Card Frequently Asked Questions

When my existing card expires, when will I receive my new Visa® debit card?
New debit cards are mailed a month prior to expiration.

Will my card number change?
In most cases, if you order a replacement card or your card expires, your new debit card will keep the same card number. However, you will receive:

- A new expiration date
- A new CVV/security code

Will I need to update any recurring payments or subscriptions?
Yes. Because your new card will have a new expiration date and CVV, you'll need to update any:

- Recurring subscriptions
- Automatic bill payments, such as utilities
- Digital wallets
- Other services that store your debit card information

What is back-side personalization?
For additional security, your card details, including personalization information, are located on the back of the card. This modern design creates a cleaner, more streamlined appearance while maintaining the functionality and identity protection you expect from your debit card.

When should I activate my new debit card?
Before activation, we recommend completing any pending store returns that may need to be credited to your current card.

Will my current card stop working immediately?
Your current debit card will continue to work until you activate your new card. Going forward, when you receive a new card, your existing card automatically expires at the end of the current month.

Will I need a new PIN when I receive a new card?
Your new debit card will have the same card number.
If you would like to change your PIN, when you activate your card, you'll be able to select a new 4-digit PIN (Personal Identification Number).

Do I have access to surcharge free withdrawals at ATMs?
As always, withdrawals made at SSBT ATMs are surcharge-free to our customers. We are expanding that benefit! We are also moving to the global MoneyPass® network. This transition expands your access to convenient, surcharge-free ATM locations nationwide, making it easier to access your money wherever life takes you. It's part of our ongoing effort to provide more value, flexibility and convenience. Find MoneyPass ATMs near you by visiting: moneypass.com/atm-locator.html.

Does the SSBT debit card support tap-to-pay?
Yes. Your debit card includes contactless tap-to-pay technology, allowing you to make secure purchases by simply tapping your card at participating merchants.

SOUTH STORY BANK & TRUST

For further assistance, visit any of our convenient locations
or contact us by phone at (515) 597-2992.

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SSBT Debit Card FAQs Cont.

What are card management features?
Card Care is your card management tool within the SSBT mobile banking app. It gives you greater control over your debit card and allow you to quickly respond if your card is lost, misplaced or potentially compromised. A card management tutorial, demonstrating the great features is available in the Education Center at southstorybank.com.

What if I suspect fraudulent activity?
If you notice suspicious activity, use the Card Care controls in the SSBT mobile banking app to disable your card and contact South Story Bank & Trust immediately for assistance.

What should I do with my old debit card?
For your protection, never dispose of an intact card. You should:

- Cut through the EMV chip, magnetic stripe and card number.
- Dispose of the pieces securely or return it to any SSBT location to shred.
- If available, use a shredder designed for plastic cards.

What other card management features can I find in online and mobile banking?

- Lock your card instantly if it's misplaced, lost or stolen.
- Stay informed with real-time alerts so you can quickly identify suspicious activity.
- Request a replacement card easily without leaving the house.
- Keep spending with a virtual card while you wait for your new physical card to arrive.
- Add your replacement card to your digital wallet so you can continue making purchases with minimal interruption.
- Set travel notifications for uninterrupted service and protection against fraud no matter where you go.
- Enable spending controls. You decide when and where your card can be used.

What is the phone number to activate my card?
(800) 992-3808

Who should I contact if I need assistance?
If you need assistance with:

- Card activation
- PIN setup
- Card controls
- Mobile app card management
- Any other debit card questions

Please contact South Story Bank & Trust at (888) 597-2992 or visit your local branch for assistance.

How do I report my card lost or stolen?
If you've misplaced your card, you can disable your card in Card Care, via the SSBT mobile app, until the card is located. If you believe it's been lost or stolen, call (833) 852-1088.

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