

Using the Benchmark Visa® Debit Card

There are two types of debit card transactions: PIN-based and signature-based. If you choose “debit” at the point-of-sale terminal, you will be prompted to enter your PIN. You may even get cash back during that time. Choosing “credit” will allow you to sign for your purchase. Either method will still have the amount of the purchase debited from your checking account.

You can also use your card at any ATM displaying the Visa, Cirrus, AFFN, NYCE, Discover, American Express, Plus, CU24, CUHERE, or MasterPass logos to withdraw cash.

Terms and Acronyms to Know

PIN – Your Personal Identification Number or PIN is a 4-digit code used to access your account.

ATM – The Automated Teller Machine or ATM allows you to withdraw cash from your account at any time by using your card and entering your PIN.

POS – Point of Sale or POS refers to a purchase in which you use your Visa card either as a debit or credit. You will usually be asked which you prefer.

Debit transaction – When you select debit, you will enter your PIN at check-out. In addition to paying for your purchase, you can request cash back.

Credit transaction – When your card is used this way in person, your signature may be required but not your PIN. When using your card online, the transaction will be credit as well. However, this is not a true credit card for which the balances can be paid later.

Daily limit – This reflects the maximum dollar amount you can access with your card in a single day. We will let you know what your limit is.

What to Expect

Your new debit card will be sent in the mail within 7-14 business days. Before using your card, you will need to activate it by calling the toll-free number listed on the sticker from your home phone. The toll-free number is 866-633-5293.

All purchases – both debit and credit – will be deducted immediately from your checking account.

Other Important Information

- 📞 If you forget your PIN, you can request a reminder. We do not, however, keep your PIN on record for you.
- 📞 When using your card at the ATM, you will be given 3 tries to enter the correct PIN. On the 4th attempt, your card will be subject to capture. This is for your own protection.
- 📞 Call 800-500-1044 to report a lost or stolen card.
- 📞 When planning a trip, always remember to notify your local branch of your travel plans to include travel dates and locations.
- 📞 Report any suspicious activity on your account to your local branch immediately. If you need assistance with your Visa debit card, please contact your local branch. If you need assistance when the bank is closed, please call the after-hours hotline at 434-676-2666 and press option 2.

With you for Life!