



Frequently Asked Questions

Debit Cards

How long does it take to get my Wells Bank Check Card?

After we receive your application, it typically takes 10-14 business days for you to receive your Wells Bank Check Card in the mail.

How do I know my PIN?

Your PIN will be delivered to you by mail two to three days after you receive your actual card.

What is the first thing I should do after receiving my Wells Bank Check Card?

You must first activate your card by using it at a Wells Bank ATM with your PIN or call the number that is provided on the sticker on the front of your card. In order to activate by calling the number provided, you must choose option 2 to activate your card. Your card must be activated before you can use it to make a purchase or withdraw money from an ATM.

What do I do if I forget my PIN?

Call or stop by Wells Bank and we will give you a personalized Easy Pin Reference Number that you can use to create your own PIN.

What is Falcon Fraud Monitoring?

Falcon Fraud Monitoring is a system that we use to monitor your debit card use for fraud protection. Each time you use your debit card, Shazam monitors your transactions as they occur and they will decline those with the greatest likelihood of fraud. If your debit card is declined at a merchant location, one of the reasons may be that it was flagged as highly likely to be fraud, based on the way you typically use your card. If your transaction is declined for that reason, you will receive a phone call from a SHAZAM Fraud Specialist to verify the transaction. If it was a legitimate transaction, the details will be made part of your card profile so that these types of transactions have a greater chance of being approved in the future. If Shazam cannot get in touch with you they will put a Temporary Hold on your Debit Card and you will not be able to use your card. [Keep us updated with a current phone number.](#)

When traveling out of town, do I need to do anything particular to use my debit card?

You can use your card anywhere that MasterCard is accepted, however, because of the Falcon Fraud Monitoring system, it is best that you contact us when you will be out of town and using your debit card.

Are there any FREE ATMS for use?

Log on to www.wells-bank.com and you will find the Ultra ATM Locator and the Shazam Locator. By clicking on either one of these icons you will then be able to type in an address and find FREE ATMs in your area. We will not charge you if you use these ATMs, however, the financial institution where the ATM is located might have a service charge.

What if my Wells Bank Check Card is lost or stolen?

Call Wells Bank immediately at 816-858-2121 or Shazam at 800-383-8000. You will then receive a replacement card (there is a \$5 fee for a replacement card) and a new PIN number in the mail within 7-10 business days.

What happens when my Wells Bank Check Card expires?

You will receive another debit card in the mail before your card expires and the PIN number will remain the same. Your card will be active through the expiration month and it doesn't expire until the first day of the following month.

“Credit” or “Debit”?

When using your Wells Bank Check Card, you may be asked “Debit or Credit”. Your Wells Bank Check Card works either way. The main difference to you is that when you choose “credit” you should be asked to sign the receipt or an electronic display. If you choose “debit” you will be asked for your PIN. You will not be charged by Wells Bank for either type of transaction.

Is there a limit when using my Wells Bank Check Card?

Your daily Point of Sale limit is \$1,000 and your daily ATM withdrawal limit is \$500, but your total daily limit is still \$1,000.

Should I use my debit card to make purchases online?

Your Wells Bank Check Card can be used anywhere MasterCard is accepted. However, please remember when using your card for telephone and internet purchases, stop payment cannot be placed on the transaction! The amount will be debited directly from your checking account.

Should I use my debit card to make reservations?

It is not advised to use your card for hotel reservations or anything that will put a “hold” on your funds for an extended period of time. Your daily limit will be affected until the hold comes off.

Please remember to enter all transactions into your check book registry! Having an ATM/Check Card does not reduce the importance of balancing your account.