

# A FREE Tower Debit Card Makes Life Easier

Place of transaction	Daily withdrawal limit	PIN or signature	Types of transactions	Locations	Transaction fee
Tower ATMs	\$500 maximum*	PIN	Withdrawals Balance Inquiries Transfers Deposits	Visit <a href="http://towerfcu.org">towerfcu.org</a>	No transaction fee
Surcharge-free network ATMs <b>(see below)</b>	\$500 maximum*	PIN	Withdrawals Balance Inquiries Transfers	Visit <a href="http://towerfcu.org">towerfcu.org</a>	First four transactions per month free; thereafter, \$1.00 each
Non-Tower and non-surcharge-free ATMs	\$500 maximum*	PIN	Withdrawals Balance Inquiries Transfers	ATMs with Cirrus, STAR or AFFN logo	\$1.00 per transaction, plus ATM owner may charge additional fees
Point of Sale** "Debit" or "ATM" on PIN keypad	Up to \$2,500 of available account balance at Tower*  Cash back maximum determined by merchant not to exceed \$500*	PIN	Merchandise or service purchases, with cash back option	Gas stations, grocery stores, restaurants, or any merchant who accepts MasterCard® debit card	No transaction fee  Minimum purchase amount may be required by merchant
Point of Sale** "Credit" on PIN keypad	Up to \$2,500 of available account balance at Tower*	Signature	Merchandise or service purchases  No cash back	Gas stations, grocery stores, restaurants, or any merchant who accepts MasterCard debit card	No transaction fee

Using your PC or mobile device, visit [towerfcu.org](http://towerfcu.org) to find surcharge-free ATMs near you.<sup>†</sup>



**Look for these logos.**

\* \$300 maximum for 16- and 17-year olds.

\*\* Amount of purchase is deducted from your Tower checking account. "Debit" or "ATM" selection is through the STAR, Cirrus, or AFFN electronic networks. "Credit" key selections are through the MasterCard electronic network but are not a charge to a credit card.

† Internet access and text messaging rates may apply.