



The First National Bank of Long Island
Where Everyone Knows Your Name™

Frequently Asked Questions **First National Bank of Long Island Debit Card**

What is a First National Bank of Long Island Debit Card?

Our debit card gives you all the benefits of an ATM card plus an added bonus! You can use it to make everyday purchases, such as gas and groceries, anywhere MasterCard is accepted. Just present your First National Bank of Long Island Debit Card to the merchant, then sign the receipt and the purchase amount will be deducted from your First National Bank of Long Island checking account.

Is it safe?

Absolutely! Carrying your debit card is much safer than carrying a lot of cash or checks. Use your First National Bank of Long Island Debit Card to pay for purchases and shop with confidence knowing that The First National Bank of Long Island protects your account and MasterCard's Zero Liability protection covers you for unauthorized purchases on signature transactions.

What benefits will I enjoy with my First National Bank of Long Island Debit Card?

Your First National Bank of Long Island Debit Card can get you out of checkout lines fast because you won't have to wait for check approvals. Every purchase will be listed on your monthly checking account statement, which can simplify your record keeping. Plus, when you enroll your debit card into our UChoose Rewards Program, you will earn points for eligible purchases that can be redeemed for millions of items such as travel, merchandise and movie tickets at www.uchooserewards.com !

Can I use my First National Bank of Long Island Debit Card to set up automatic bill payments?

Yes. From Internet and phone charges to health club dues and insurance premiums, more and more service providers are offering the convenience of automatic bill payments using your First National Bank of Long Island Debit Card. It ensures that your recurring bills are paid on time without the hassles of writing checks every month. And there are no interest charges since your payments are automatically deducted from your checking account. The preauthorized amount can be fixed, like a magazine subscription, or it can fluctuate, like your utility bills – it depends on the terms you set with the service provider. To set up automatic bill payments, simply contact providers that send you bills on a regular basis and ask if they can bill your First National Bank of Long Island Debit Card instead.

Where can I make purchases?

Your First National Bank of Long Island Debit Card can be used to make purchases at millions of places that accept MasterCard – including restaurants, department stores, doctors' offices, airlines and hotels, grocery stores, gas station, and more.

Can I get cash back with my purchases?

Yes, this is a convenient way to withdraw cash from your checking account when shopping, with no need to make a special trip to the ATM. Simply inquire if you can get cash back before the cashier calculates your purchase total. Merchants will be happy to honor your request where the service is available. A PIN is required to get cash back.

How long does it take to receive my First National Bank of Long Island Debit Card?

Your debit card will arrive in the mail within 7 - 10 business days and must be activated within 30 days upon receipt.

How do I activate my First National Bank of Long Island Debit Card?

Your debit card must be activated first in order to start using it to make purchases. There are three ways you can activate your debit card.

1. Call the number listed on the debit card and follow the activation instructions as prompted
2. Bring your debit card to any of our branches and a branch representative will help you to activate it
3. Activate your debit card by checking your balance at any First National Bank of Long Island ATM

How is my First National Bank of Long Island Debit Card different from a Credit Card?

Your debit card is not a credit card so you don't pay finance charges. Each purchase amount is deducted from your checking account and the details are on your monthly statement.

Can I use my First National Bank of Long Island Debit Card for purchases without paying interest charges?

Yes. Since the money for your purchases comes directly from your checking account, there are no interest charges.

Are there any monthly or annual fees for my First National Bank of Long Island Debit Card?

No, there are no monthly or annual fees for the First National Bank of Long Island Debit Card.

Why should I sign instead of putting in my PIN for my debit card transactions?

When you sign for your purchases, you get security protections that help prevent, detect and resolve fraud.

How can I sign for my MasterCard Debit Card when there is a PIN pad or terminal?

On many terminals, pressing "CREDIT" allows you to sign for your transaction. However, other terminals require you to swipe your card without being able to select "CREDIT/DEBIT", and then prompt you for your PIN. In such cases, either press "CANCEL" to be able to sign or tell the cashier you want to sign for your transaction.

What is a Personal Identification Number (PIN)?

A PIN is the numeric code you enter to enable a transaction at an ATM or point-of-sale terminal. Safeguard your PIN by memorizing it and not disclosing it to anyone. Do not write your PIN number on a piece of paper in your wallet where you carry your card.

How do I receive a PIN number for my debit card?

A PIN number is chosen by the customer when he/she orders the debit card at the branch. Your PIN number will only be used when making PIN-based eligible transactions with your debit card.

Why do some merchants not require a signature or PIN for my Debit Card transactions?

Many merchants will not require a PIN or signature for your First National Bank of Long Island Debit Card transactions under \$25. This helps speed up checkout. Similarly when you shop online

or by phone and can't sign for your purchase, you still receive all the benefits your Debit Card provides when you select MasterCard as your payment option.

What do I do when the merchant says enter your PIN for a debit card purchase?

Tell the merchant you want to make a credit purchase and sign the receipt.

When I make a purchase, do I have to give the merchant personal information regarding my PIN or checking account balance?

No. You do not need to divulge any personal banking information such as your PIN or checking account balance and they cannot be accessed by merchants.

How do I keep track of my purchases?

All transactions made with your First National Bank of Long Island Debit Card are listed on your monthly account statement. Each transaction shows the merchant name, the date of the purchase and the amount spent – so the more you use your card for everyday purchases; the easier it can be to track expenses and manage your budget. Go to our website at <http://www.fnbli.com> to monitor your activity with on-line banking.

How can my First National Bank of Long Island Debit Card help me handle my banking needs?

Your First National Bank of Long Island Debit Card gives you 24-hour banking convenience. Simply use your card to make deposits or withdrawals, check balances, or transfer funds between accounts.

What should I do if my card becomes lost or stolen?

Stop in or call your nearest First National Bank of Long Island branch or call (800) 554-8969 after business hours or on the weekend to speak with a representative that can assist you.