

How to Make the Most of Your Check Card

When you pull out a plastic card such as your check card to make a purchase, clerks at the cash register often don't know whether you are using a credit or check card, so they ask you, Credit or debit?

If it's a credit card, the answer is easy: You say credit and sign for the purchase. But if you are carrying a check card, the right answer to the question may be counterintuitive – we recommend selecting credit.

Credit and check cards use different networks to process your transaction. If you say "credit," you'll sign for your purchase, which is transmitted over MasterCard's or Visa's network, though the money still comes out of your bank account.

If you say "debit," you'll probably be asked to punch in your four-digit PIN into a keypad. So you punch in the number, and the money comes out of your account. Often, it comes out several hours faster this way than if you sign for the debit purchase.

Are there benefits to signing for my MasterCard® Check card transactions?

When you press CREDIT and sign for a purchase, your transaction is routed through the MasterCard® network. You get security features like Zero Liability and Fraud Protection that help prevent, detect and resolve fraud.

How can I sign for my MasterCard® Check 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 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.

Why do some merchants not require a signature or PIN for my MasterCard® Check card transactions?

Many merchants do not require a PIN or signature for MasterCard® Check 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 MasterCard® Check card provides when you select MasterCard® as your payment option.

How is a MasterCard® Check card better than cash or checks?

- *More convenient* – Using your MasterCard® Check card is fast and easy. Access your funds 24/7 and make purchases at millions of locations worldwide.
- *More secure* – MasterCard monitors your account 24 hours a day to help prevent, detect and resolve fraud on your MasterCard® Check card.
- *Better record keeping* – Your MasterCard® Check card transactions are automatically deducted from your checking account, so you access your up-to-date balance through CharterBank's Online or Telephone Banking.

Where can I use a MasterCard® Check card?

You can use your MasterCard® Check card at millions of places worldwide that accept MasterCard® Check cards. They include restaurants (including fast-food and quick-service restaurants), retail stores, grocery stores, dry cleaners, movie theaters, drug stores/pharmacies, gas/service stations and medical offices. You can also make purchases online, by mail or over the phone. And you can even pay your bills with your MasterCard® Check card. When your plans call for travel, use your MasterCard® Check card to make purchases – even larger ones, like airline tickets.

Can I pay bills with my MasterCard® Check card?

Yes, using your MasterCard® Check card is a fast and easy way to pay your bills. You save time and avoid the hassle of writing checks and paying late fees or missing payments. You can pay for wireless phone service, cable/satellite TV and insurance, and even set up recurring payments such as rent and mortgage payments. Plus you get all the benefits a MasterCard® Check card provides, including greater convenience, enhanced security and easier record keeping.