

8 Perks of Having an ICB Debit Card



Many people enjoy the convenience of cashless transactions. When you use a debit card or credit card, you don't have to worry about carrying enough cash or holding up the line to write a check. However, these two kinds of plastic aren't created equal. While you may already be aware of credit card perks and security features, you may not know that debit cards can come with many of the same benefits. Keep reading to learn 8 ways to make the most of your ICB debit card!

1. Contactless Cards (*Coming soon!*)

Contactless debit cards make checking out at your favorite restaurants and stores quick and easy. The tap-and-go process usually takes less than a second, which is quicker than inserting a chip card—and way faster than using cash. Contactless cards are just as secure as a chip card, and eliminate the need to come into contact with high-touch surfaces. Learn more at InvestorsCommunityBank.com/contactless.

2. Digital Wallet

With Digital Wallet, your phone carries your ICB consumer debit card, business debit card, or HSA debit card so you don't have to! Just open your cell phone wallet app and follow the instructions to store your card. You can make debit card payments through Google Pay™, Apple Pay™, and Samsung Pay™. It's convenient, it's secure, and it's worldwide! Learn more about Digital Wallet at InvestorsCommunityBank.com/digital-wallet.

3. No Fee/We Pay Fee MoneyPass ATM's

We're part of MoneyPass – a surcharge-free ATM Network with 32,000 ATMs nationwide. Wherever you need to access your money, whether across town or across the country, you'll find a MoneyPass ATM, making withdrawing cash more convenient than ever. And if by chance you're in an area without a MoneyPass ATM, no problem! We'll rebate your account up to \$10 a month for ATM fees charged by other networks. You can also easily find a MoneyPass ATM near you by downloading the MoneyPass app in the app store.

4. 24/7 Access

With an ICB debit card you get 24/7 access to your account. With our online or mobile banking options, you can check your balance and monitor debit card transactions, anytime, anywhere!

5. Manage My Card

Manage My Card lets you control your debit cards within our easy to use ICB Mobile Banking app. Use Manage My Card to set customized usage controls, set security preferences and spending limits, and can quickly disable your card if it is lost or stolen.



InvestorsCommunityBank.com

MEMBER
FDIC



6. SecureAlerts

With and ICB debit card, you get access to Online Banking. There you will find SecureAlerts, which delivers alerts, notifications and events to any device. You can choose from dozens of new alerts, and choose how and when information is delivered - giving you full control over all aspects of your account activity. You can choose to receive alerts by text, email, through the ICB Mobile Banking app, or through the Online Banking Message Center. Visit <https://www.investorscommunitybank.com/online-banking-alerts> to learn more.

7. ICB Fraud Alert

ICB Fraud alert is an added layer of protection that monitors your account 24/7 for potential suspicious activity. Potential suspicious activity that could trigger an alert include a sudden change in location, a sudden string of costly purchases, any pattern associated with unusual card activity, or known fraud schemes. If suspicious debit card use is suspected, you will be contacted through text or phone call to validate the legitimacy of your transaction.

8. IVR Activation and PIN Set

Just call the toll-free number (800.992.3808) listed on the card carrier and card sticker, and follow the simple voice prompts through the automated service on your smart phone. To change your PIN, simply call the same toll-free number and follow the voice prompts. New PIN selections can be made at any time.