

Debit Card

Frequently Asked Questions

Which stores will accept my Shazam Check Card?

Use your Shazam Check Card at millions of locations worldwide.

How do I use my Shazam Check Card at store terminals?

Simply present your card to the merchant, slide your card through the terminal slot, or insert it into the terminal. Follow the instructions (when prompted, press the “CREDIT” function key on the terminal. If you press the “DEBIT” function key, you will be required to enter your four-digit code). Verify the amount, sign the receipt and be sure to record the transaction in your check register.

When is the purchase amount deducted from my checking account?

When you make a purchase with your Shazam Check Card, the computer accesses your checking account to see if funds are available for the purchase. If funds are available, the deduction will follow in one to four days.

Is there a maximum daily withdrawal limit?

Yes, your card has two daily limits set by the State Bank of Alcester. One is the dollar amount you can withdraw from an ATM machine in a 24-hour period. Another limit is the point of sale purchase (POS), which is the dollar amount you can spend on purchases in a 24-hour period. The State Bank of Alcester sets these limits to \$1000 for POS and \$200 for cash withdrawal with students having a \$100 cash withdrawal limit at the time of application. You can ask to have your limits adjusted (with approval) to fit your personal needs at any time.

Are there any costs or fees for having or using my Shazam ATM or Check Card?

There are no fees for having or using your Shazam card. A transaction fee, however, may be charged when using your card at an ATM machine that is not a Privileged Status machine. If there is a transaction fee at an ATM machine, it will be disclosed to you before the transaction is completed. If you do not wish to incur this charge, you will be able to cancel out of the transaction at that time.

Can I change my personal identification number (PIN)?

You can change your PIN by calling the State Bank of Alcester. We will give you specific instructions on how to change your PIN.

What should I do if my Shazam ATM or Check Card is lost or stolen?

Call the State Bank of Alcester at 605-934-2500 immediately. After bank hours, call 1-800-383-8000. The amount you will be responsible for depends on how quickly you report the loss. Your liability cannot exceed \$50 for the unauthorized use of the ATM card if you report the card missing within two days after learning of its lost or theft. If you do not report the loss within two days, you could be responsible for up to \$500. You are not liable for unauthorized check card purchases at merchant locations if you have met the conditions as stated in our deposit account brochure. If you have not met the conditions stated in our deposit account brochure, your liability is the less of \$50 or the amount of money or services obtained by the unauthorized use before notification to the State Bank of Alcester.

What should I do to prevent fraud or theft?

Memorize your PIN. Never write your PIN on your Shazam card or keep it in your wallet with your Shazam card. Don't tell anyone your PIN or let anyone else enter your PIN for any transaction. Keep your card in sight at all times when making a purchase.