

Frequently Asked Questions

How does my Greenleaf Wayside bank debit MasterCard work?

It works just like a regular ATM card at ATMs – just use it with your PIN to get cash and perform other banking functions. At stores, restaurants, and other merchants-wherever MasterCard is accepted. It works just like cash or a check. Just presents the card to the cashier, sign the receipt, and your purchase amount will be automatically deducted from your checking account, usually within one or two days. You can also use your Greenleaf Wayside bank debit MasterCard to make purchases over the phone, by mail, or over the Internet. Just provide your card number and expiration date.

So when I shop with the Greenleaf Wayside Bank debit MasterCard, I use it like any other MasterCard, right?

Right! Your Greenleaf Wayside debit MasterCard will be accepted by merchants just like any MasterCard card. When you use your debit MasterCard purchases are deducted right from your checking account-which means you don't pay interest charges on the things you buy (unless you access an overdraft line of credit).

Can I use my Greenleaf Wayside Bank debit MasterCard anywhere?

You can also use your new Greenleaf Wayside Bank debit MasterCard to get cash and perform other banking functions at ATMs displaying any of the logos on the back of your card. You can also use it to shop wherever you see the MasterCard logo at our 24 million merchant locations worldwide.

Will my Greenleaf Wayside Bank debit MasterCard purchases appear on my monthly account statement?

Yes. If you shop with your Greenleaf Wayside Bank debit MasterCard the amount, date, and even the name of the place where you used it will appear on your statement, along with any checks you write as well as your ATM transactions. Having all of your transactions on one statement helps you keep better track of your spending.

Can I still use my checks when I shop?

That's completely up to you. Although once you see how much more convenient it is to shop with your Greenleaf Wayside Bank debit MasterCard, you'll probably use checks less and less. Of course, your debit MasterCard may be accepted at many places where your personal checks are not.

How is the Greenleaf Wayside Bank debit MasterCard more convenient than shopping with checks or cash?

Your Greenleaf Wayside Bank debit MasterCard is faster and easier to use, because it lets you access your checking account without taking the time to write a check and hassle with personal identification. It also eliminated the inconveniences of carrying a checkbook or running out of checks and you won't have to carry large amounts of cash either. Plus, it makes tracking your money easier, too, because every purchase is listed on your regular monthly account statement.

Can I use my Greenleaf Wayside Bank debit MasterCard to set up automatic bill payments from my checking account?

Sure, with your Greenleaf Wayside Bank debit MasterCard, it's easy to set up automatic withdrawals from your checking account for recurring payments like cable, telephone, health club, newspaper, and similar bills. Just provide the account information requested by the biller.

What are the daily limits on purchases and cash advanced made with the Greenleaf wayside Bank debit MasterCard?

You may make a number of purchases daily with your Greenleaf Wayside Bank debit MasterCard up to your daily spending limit or your available balance, whichever is lower.

Am I protected if my Greenleaf Wayside Bank debit MasterCard is lost or stolen?

We'll cancel the account to prevent misuses of the card and issue you a replacement card. By reporting the loss or theft, you will have zero liability for any unauthorized purchases*

What should I do if my Greenleaf Wayside Bank debit MasterCard is lost or stolen?

You should immediately report a lost or stolen card by calling 920-864-7901.

What if I don't know my PIN or I forget it later?

Just go to the nearest Greenleaf Wayside Bank office or call us at 920-864-7901.

What if I have a dispute about a purchase transaction on my statement?

Just go to the nearest Greenleaf Wayside Bank office or call us at 920-864-7901.

Can I start using my new Greenleaf Wayside Bank debit MasterCard right away?

You must activate your card by calling the vru # 1-800-862-0760, then you can use your Greenleaf Wayside Bank debit MasterCard to make purchase and to get cash and perform other banking functions at ATMs. Please have your card information ready when you call.

What do I tell the merchant when they ask me is this a credit or a debit?

We prefer to have all transactions ran through as a CREDIT transaction so you simply sign for your purchase. However, whether you say debit or credit, remember that the money will always come out of your checking account.

Do I need a PIN when I use the card in a store or restaurant?

No. Just sign your sales receipt, as you would when using a credit card.

Is there a charge for this service?

We offer the debit MasterCard as a convenience to all of our customers at no charge at this time.

I didn't get my card. What do I do?

Call one of our Personal Bankers for assistance at 920-864-7901 or 920-532-6500.

My husband & I each received a card with different numbers. Which is correct? Can we use them both?

They are both correct. You each need to use the card that has your name embossed on the face. Each card holder has their own unique debit MasterCard this is in case either card is lost, stolen or simply not working the other account holder still has the convenience of using their card while a replacement card is ordered.

I don't use the ATM for cash.

You can still use your debit MasterCard for purchases at merchants or to pay at the pump. You don't need to worry about remembering your PIN because the merchant only asks for your signature on the transaction. There are merchants (i.e. Walmart, Sam's Club, and ALDI) that require any debit card transactions to use a PIN. These are very rare.