Missionary Instructions: Using Your Bank of America Prepaid Debit Card

You have been given a debit card that will be loaded with your monthly allowance as determined by your mission. *The card has already been activated.* Use this card for missionary service–related expenses only as dictated by the *Missionary Handbook* and your mission president. The use of these sacred funds is monitored by your mission's financial secretary and headquarters.

PIN

Your financial secretary will provide a four-digit PIN that you will need to memorize. *Do not* share your PIN.

If your PIN is rejected twice at an ATM, *do not* try it a third time. If you cannot remember your PIN, contact your financial secretary.

If a PIN is entered incorrectly three times, the ATM will *keep and destroy* your card. If this happens, contact your financial secretary immediately to report the loss of the card. Your financial secretary will contact headquarters for a replacement card. Resetting a PIN costs $0.50. When in doubt, reset the PIN before trying a third time.

Merchant and ATM Usage

Please note: the less you visit an ATM or bank, the less you will pay in fees.

Merchants

Use your debit card at merchants whenever possible to avoid incurring ATM fees.

To get cash back from a merchant (where available), select "Debit" (or the equivalent in your country), input the PIN, request "Cash back," and select the amount. There is *no ATM cash withdrawal fee* using this method and only a 1 percent international transaction fee in non-U.S. missions. Most grocery stores or gas stations provide cash back in areas where this is possible.

ATMs

If you must go to an ATM for cash, select the "Debit" option where available. Otherwise the "Credit" option will work.

ATMs that are not from Bank of America will charge a fee for withdrawing cash.

Bank of America charges fees for international (non-U.S.) use of their cards. There is a $2.25 ATM withdrawal fee, plus a 1 percent international transaction fee. These fees will appear on your weekly balance email (see below).

Local fees will vary based on the bank or ATM. Check with your mission financial secretary to find out if there are any partner banks in the area that do not charge a local fee.

Thieves often target banks and ATMs. Reducing your visits to an ATM or bank will also decrease the likelihood of being robbed.

At an ATM, if the amount is deducted from the balance but cash is not received, contact your financial secretary as soon as possible with the bank name, date, and amount.

Balance Inquiries

Please keep track of the balance in your account!

For assistance, or if mistaken or fraudulent charges are detected on the card, contact your financial secretary. He or she will be able to look up the current balance of your card.

Keep ATM balance inquiries to a minimum. Some banks will charge you a fee for checking your balance.

Weekly Email—MyLDSMail.net

Every Friday, Global Card Services will send you an email showing your card's recent transactions and current balance. Notify your financial secretary if you do not receive the email. *Please do not reply to this email.* If there is a problem with the balance or transactions, please inform your financial secretary.

Lost, Stolen, or Damaged Cards

If your card is lost or stolen, call your financial secretary immediately. Card replacement will cost you $15.

Chip and PIN

If your card has a chip in it, make sure you insert the card into the reader and follow prompts at all locations that accept the chip. This is a more secure way to make a payment than swiping the card.