Get The Most Out of Your Debit Card

Do you use your Hills Bank debit card to make purchases? Here are a few tips that can help you make your payments more convenient, more secure, and even how to make your payments build your savings.

Mobile Wallets

Add your Hills Bank debit card to your Apple Pay or Google Pay wallet to simplify your transactions – as long as you have your phone, you have your debit card!

Simply use your preferred mobile wallet app to add your Hills Bank card as a payment option, then begin using it with supporting merchants.

Contactless Pay

When your debit card reaches its expiration month, you'll receive a new one in the mail that features contactless pay. Using your new card is simple: instead of sliding your card along the swipe reader or inserting your chip, simply press the card near where you see the contactless pay symbol for a second or two to complete your transaction.

- **Look** - Look for contactless symbol when paying at the checkout register.
- **Tap** - Tap your contacless card against the symbol until light turns green.
- **Confirm** - Beep indicates successful payment.

Keep Your Card Secure

Never write your PIN on or near your card and guard the keypad when entering your PIN at the checkout or an ATM.

If you misplace or lose your debit card, you can turn it off via Hills Bank Online to prevent it from being

used in transactions. Log in via your web browser or the Hills Bank mobile app, then select **Hills Bank Cards** followed by **Turn Debit Card On/Off**. If you later find your debit card, you can simply repeat the process to turn it on again.

Transactions in **Hills Bank Online** are posted in real time, so you can check them immediately. Checking your transactions often and reconciling your bank statement each month will help reduce the risk of overcharging or fraudulent activity.

If you believe your debit card or banking account have been compromised, please contact us as soon as possible by calling **1-800-445-5725 (1-800-HILLSBK)** or use the chat button below during business hours.

Debit or Credit?

Sometimes, debit cards are blocked at a point of sale terminal if they are run as credit. If your debit card is blocked or declined, try swiping it again as a debit transaction, which will require you to use your PIN. Keep in mind that many card readers will ask you to insert your card to scan the chip, so if swiping the card isn't working, be sure to try that instead.

Simple Change

If you struggle with saving, Simple Change can help you get started. This program lets you save a little bit of money every time you use your Hills Bank debit card. When you make a purchase, your total will be rounded up to the nearest dollar, and the "change" will be deposited into an account of your choice.

More Debit Card Benefits

Have any questions? Our bankers would be happy to help. You can connect with us via the chat button below, stopping by any of our **locations**, or giving our Customer Contact Center a call at **1-800-445-5725 (1-800-HILLSBK)**.

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