What is Debit Card Control?

Debit Card Control is a FREE service which allows you to take control of your debit card transactions. Turn your card on or off, block certain types of transactions, block certain merchants, and even set spending limits. All controlled by you! Also, you can set alerts so you'll quickly know when your card is being used.

How do I get started with Debit Card Control?

Sign into your Online Banking or on the Mobile App, click "Debit Card Control", and accept the Terms and Conditions. If you do not have an online banking account, you'll need to set one up before enabling Debit Card Control. If you need additional assistance on how to get started, contact us at 219-769-1700. To receive alerts through SMS text messaging* you'll need to enroll in Text Message Banking if you already haven't. You can do this at any time in your Online Banking account. *Messaging and Data rates may apply.

Is there a fee for using Debit Card Control?

NO, we are offering this service to our members for free. Please note that if you choose to receive text message alerts through Debit Card Control, messaging and data rates may apply with your carrier.

How do I set my notifications?

The Alert Delivery Options screen allows you to turn alerts on and off, set preferences for alert delivery, and see the phone number and/or email address alerts are delivered to. Keep in mind, phone numbers and email addresses are pulled directly from the contact information we have on file for your Online Banking. If we do not have a phone number on file, you will not be able to receive text alerts.

How do I get to my Debit Card controls in Online Banking or in the app?

In Online Banking click "Debit Card Control" on the bar. In the app tap More > Debit Card Controls.

I don't have an Online Banking account, how do I use Debit Card Control?

You must be registered for Online Banking in order to user Debit Card Control. See us at any branch or give us a call at 219-769-1700 for assistance in registering.

How do I know if my debit card is on or off?
On the main Debit Card Control screen, each debit card you have will be listed along with a toggling status.

If a debit card is blocked, is every transaction blocked?
No. All one-time transactions are blocked when the card is set to inactive but any pre-authorized or recurring payments will continue to process normally.

How do I turn my card on and off?
On the main Debit card control screen, simply click or tap the toggling card status to change it. Your change will take effect instantly.

Can I block only certain types of merchants?
Yes, you can do this In the Alerts and Blocks screen, using the merchant type tab. You can also set blocks for specific categories such as "Restaurants", "Travel", or even "Age Restricted".

Can I block only certain types of transactions?
Yes, using the "Transaction Type" tab in the Alerts and Controls window, you can set blocks on specific types of transactions such as online, ATM, mail/phone order, and others.

Can I set spending limits?
Yes, using the "Spending Limits" tab in the Alert and Controls window you can toggle the block on and off and set your own customized limit. All transactions outside of the specified threshold will be blocked.

Can I receive alerts for transactions at specific merchants or specific types of transactions?
Yes, if you have the "Send Alerts" setting set to Preferred Transactions, you'll be able to block and unblock specific merchants or types of transactions. Please note, blocking a merchant or type of transaction will prevent you from toggling the corresponding alerts.

How do I set my text or e-mail notifications?
You can set up alerts for every transaction, only for preferred transactions, or only for blocked attempts. In the Alert Delivery Options screen, use the dropdown to set your preference.

Some of the alert options are off and greyed out. How can I turn them on?
Options may be unavailable based on your settings in Online Banking. You must be opted in to Text Message Banking and have push notifications enabled to use all of the Debit Card Control alert options. If you need additional assistance turning these features on, please contact us at 219-769-1700.