

Fee-Free ATMs

Frequently Asked Questions



Q: How can First Columbia Bank Customers make fee-free¹ withdrawals at ATMs?

A: First Columbia Bank customers can use their First Columbia debit or ATM cards to withdraw money from First Columbia Bank deposit accounts at any of

- First Columbia Bank's 18 ATMs,
- Allpoint's 55,000 ATMs, or
- ATMs found in over 580 Sheetz stores.

Q: What is Allpoint²?

A: Allpoint is a network of ATMs with over 55,000 locations throughout the United States, Mexico, Puerto Rico, United Kingdom, and Australia. Because First Columbia Bank is a member of the Allpoint network, the banks that own these ATMs will not charge our customers a surcharge when they withdraw money. In addition, First Columbia Bank will not charge a foreign ATM fee for withdrawals at these ATMs. This means withdrawals at any Allpoint ATM completely fee-free.

Q: Where can customers find Allpoint ATMs?

A: You can find Allpoint ATMs in 55,000 retail locations around the world, including over 40,000 in the United States at retail locations such as CVS, Target, Walgreens, and Rite Aid. Not all retail locations participate in every market.

Q: How can I find participating Allpoint ATMs?

A: There are a few ways to locate participating Allpoint ATMs.

- Use the locator function available at www.allpointnetwork.com or on our website at www.firstcolumbiabank.com
- Download the Allpoint app (available for Android and iPhone devices)
- Visit Allpoint's Facebook page and use the locator function there
- Look for the Allpoint logo on the ATM

The ATM may look like it is operated by another bank or credit union; however, all ATMs listed on the Allpoint locator are part of the Allpoint Network and are fee-free for First Columbia Bank cardholders.

Q: The surcharge screen appeared when I attempted a transaction. Will I get charged a fee?

A: No. The surcharge screen is there to notify customers of other financial institutions who are not participating in the Allpoint Network. Just press "Yes" to accept the fee, and continue with your transaction. First Columbia Bank cardholders will not be charged to use an Allpoint Network ATM.

Q: Are all ATMs found in Sheetz stores "fee-free" for First Columbia Bank cardholders?

A: Yes. The ATMs found in any Sheetz store in the United States do not charge a fee to First Columbia Bank cardholders. In addition, First Columbia Bank will not charge a foreign ATM fee for withdrawals at these ATMs. ATMs found in Sheetz stores are completely fee-free. See the Sheetz website www.sheetz.com to locate a Sheetz store.

Q: I used a location on the Allpoint locator or at a Sheetz store, but was still assessed a surcharge. Can I be reimbursed?

A: This should not occur, but if it does please contact Customer Support at 570-784-1660.

¹ Customers of First Columbia Bank (FCBT) will not incur surcharge or foreign ATM fees at Allpoint, Sheetz or FCBT ATMs. Overdraft/returned item fees may apply.

² Look for the Allpoint logo to ensure your transaction will be surcharge-free. Not every retail location has a surcharge-free ATM inside. The ATM may display a surcharge-fee screen. Accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge fee.