**MACATAWA BANK – ADA COMPLIANCE**

**Debit Cards**

* About Debit Cards

Visual: A Macatawa Bank Debit Card appears on screen. On the left-hand side of the video, there is a menu bar provided that includes the segments of the Debit Card video which goes as follows: About Debit Cards, Advantages, How To Use Your Debit Card, Transaction Types and Helpful Debit Card Tips. This menu bar will remain on the left-hand side throughout the entire video.

Audio: Your debit card is a simple and convenient way to make purchases in stores, or even online.

Visual: The Macatawa Bank logo appears at the top of the video. Off to the right, the Macatawa Bank Debit Card is being handed to a merchant by the consumer.

Audio: When you use a debit card, you are paying the merchant directly from your checking account...

Audio: just like when you write a check.

Audio: It's faster and more convenient than a check though...

Visual: Macatawa Bank’s Debit Card appears in the center of the screen alongside a generic image of a blue Credit Card.

Audio: because you use it just like a credit card.

Visual: The Macatawa Debit Card and generic Credit Card become smaller and fade towards the top of the screen.

Audio: But it’s not a credit card.

Audio: The difference is how the payment is made.

Visual: The generic Credit Card is enlarged slightly.

Audio: When you use a credit card, you are borrowing money to make a purchase.

Audio: It's money you'll have to pay back later, usually with interest.

Audio: On the other hand, using a debit card is like writing a check.

Audio: The purchase is paid for out of the funds in your checking account.

Visual: The generic credit card fades from the screen and is replaced with the image of a check. This is now alongside the image of the Macatawa Bank Debit Card.

Audio: And even though it works like a check...

Visual: The check transitions towards the center of the screen. The debit card is now pictured in front of the check like they are stacked on top of each other. An image of a $1 bill appears behind the check as the audio begins discussing cash.

Audio: most people find their debit card is better than checks, or even cash.

* Advantages

Visual: An image of the Macatawa Bank Debit Card appears on screen side by side with an image of a check.

Audio: Compared to a check, using your debit card is faster...

Visual: The image of the check turns into a $1 bill which is now side by side with the Debit Card.

Audio: it's easier, it's more convenient and it's far more secure than carrying cash.

Visual: The $1 bill fades away and the Macatawa Bank Debit Card is enlarged and transitions to the center of the screen.

Audio: Debit cards are accepted in many places you can't write a check.

Visual: The Debit Card fades from the screen and is replaced with a picture of two male surfers running along the beach carrying their surfboards. The picture is underneath the word ‘Vacation’. An image then appears alongside the picture of the surfers. This is an image of a male sitting on a couch. He is holding a debit card and is looking at his laptop which is sitting in front of him on a table. This image appears under the words, ‘Shop Online’.

Audio: Like when you travel away from home on a vacation, or shop online...

Visual: Another image appears next to the online shopper. This is an image of a customer paying for gas by swiping their debit card at the gas pump.

Audio: or pay at the pump at the twenty four hour gas station.

Visual: All three pictures fade away and are replaced with an image of a generic Credit Card which is pictured in the center of the screen. The credit card tilts up and slides behind the Macatawa Debit Card that has appeared on the screen. The Credit Card disappears behind the Macatawa Debit Card which is now pictured in the center of the screen.

Audio: In fact, anywhere a credit card is accepted, a debit card is also welcome.

Visual: The Macatawa Debit Card appears to drop off the bottom of the screen. There is now an image of a check in the center with a $1 bill visible behind it.

Audio: That makes it better than a check, and safer than cash.

* How To Use Your Debit Card

Visual: A Macatawa Debit Card is shown in the center of the screen.

Audio: A debit card is very easy to use at the store...

Visual: A countertop Card Machine is shown with a woman’s hand swiping her Debit Card. In the background, there are two women shopping in a store.

Audio: in fact, it's as easy to use as cash.

Visual: A man at a grocery store is handing the cashier his Debit Card. He has a basket of produce and orange juice that he is paying for.

Audio: There are two ways to complete your purchase.

Audio: At the register, simply hand the cashier your debit card instead of cash or a check.

Visual: A man’s hand is seen swiping a debit card through a Card Machine.

Audio: Or, swipe your card at the machine.

Visual: A Macatawa Bank Debit Card appears on the right-hand side of the screen. On the left-hand side, there are bullet points that are following along with the audio

Audio: And both methods work equally well with your debit card.

Visual: An image of a woman writing a check appears on screen.

Audio: You can do away with the inconvenience of writing out a check.

**Transaction Types**

* Debit or Credit?

Visual: There are two women (one a customer and one the cashier) in the process of completing a Debit Card transaction for groceries. There are groceries that have been bagged and put in the customer’s cart. The customer is handing her debit card to the cashier.

Audio: Many stores will ask Debit or Credit.

Visual: A picture of the Card Machine one uses to complete their payment is shown in the center of the screen. An animated hand swipes a Debit Card through the Card Machine and the machines screen reads, “Debit? Credit?”.

Audio: Or when you swipe the card, the machine may also show those choices.

Visual: The Macatawa Bank Debit Card is shown on the left side of the screen. A generic Credit Card is shown side by side with the Debit Card.

Audio: Don't let those words confuse you.

Visual: The Generic Credit Card fades away and the Debit Card enlarges and moves to the center.

Audio: Whether you choose Debit or Credit, it will be a debit card transaction.

Audio: The difference is only in how the transaction is handled by the system.

Audio: Let’s look closer at that difference, and why it could be important to you.

* Debit – Use a PIN

Visual: The Card Machine you use to make purchases at retailers is shown with the screen reading, ‘Debit? Credit?’. The background is green and the word, ‘Debit?’ is highlighted in white while the word, ‘Credit?’ is shown in black.

Audio: If you choose the Debit option...

Visual: An animated hand is shown selecting the, ‘Debit?’ option and putting in the PIN # 1234 on the Card Machine using the keypad.

Audio: You'll make your purchase by entering a four digit personal identification number, or PIN.

Visual: The Card Machine screen is shown with the prompts, ‘OK?’, ‘Yes’, ‘No’. An animated hand selects the ‘Yes’ button.

Audio: And then follow the prompts to authorize the purchase.

Visual: The Card Machine screen reads, ‘Cashback – Yes – No’. An animated hand is shown selecting the ‘No’ button.

Audio: Many stores offer this option, and it's quick and easy.

Visual: An ATM Machine appears.

Audio: You can also use the PIN option at ATMs.

Visual: A close up of the keypad on an ATM is shown in the center of the screen. A hand is shown selecting the green ‘Enter” button on the ATM keypad.

Audio: The debit transaction creates a real-time withdrawal of funds from your account, just like using cash.

Visual: A $1 bill is shown on the right-hand side of the screen.

Audio: In addition, many stores will allow you to get cash back with a purchase by authorizing a transaction amount that's more than your purchase.

Visual: A woman’s hand is seen writing a check.

Audio: It's just like writing a check over the amount to get cash...

Visual: A $1 bill is shown on the right-hand side of the screen. The dollar bill fades and an analog clock appears. The time reads 4:37.

Audio: Remember that choosing Debit means the withdrawal of funds from your checking account will happen in real time.

Visual: A $1 bill is shown on the right-hand side of the screen.

Audio: It's similar to paying in cash.

Visual: A Card Machine is shown with the screen reading, ‘ACCEPTED’. The Card Machine’s screen changes to show, ‘Transaction Complete’. A dollar bill appears on the screen and then fades away.

Audio: As soon as the PIN is accepted, and the transaction is completed, the money will immediately be withdrawn from your account.

Visual: A Card Machine is shown with the screen reading, ‘Insufficient Funds’. The Card Machine’s screen changes to show, “Declined” which flashes from the color white to red then back to white.

Audio: That also means that if there is not enough money in your account to cover your purchase...

Audio: your debit card may be declined…

Audio: Unless you have given us permission to offer overdraft services…

Audio: on your debit card transactions.

* Credit – Signature

Visual: The Card Machine you use to make purchases at retailers is shown with the screen reading ‘Debit? Credit?’. The background is green and the word, ‘Debit?’ is shown in black while the word, ‘Credit?’ is highlighted in white. An animated hand chooses the word ‘Credit?’. The Card Machine fades away and a hand appears holding a Macatawa Bank Debit Card.

Audio: If you choose the Credit option, it's still a debit card transaction.

Visual: An open checkbook appears on the screen with a pen lying across it.

Audio: The purchase will still be paid from your checking account.

Visual: A generic Credit Card appears in the center of the screen.

Audio: Credit only means that you will sign for your purchase, like you would with a credit card.

Visual: The Card Machine you use to make purchases at retailers is shown with the screen reading ‘Debit? Credit?’. The background is green and the word, ‘Debit?’ is shown in black while the word, ‘Credit?’ is highlighted in white. There is a silver padlock with red and white diagonal stripes around the middle of it shown in front of the card machine.

Audio: If your purchase is defective...

Audio: using the credit method may give you a short window of opportunity to stop payment on the transaction.

Visual: A Macatawa Bank Debit Card appears on the right side of the screen. 3, $1 bills appear behind the debit card.

Audio: The only disadvantage is that you can't use the credit option if you want cash back.

**Helpful Debit Card Tips**

Visual: A large Macatawa Bank Debit Card image is shown in the center of the screen. A check appears in front of the Debit Card.

Audio: Using your debit card is like writing a check.

Visual: The check turns into a gauge like one you would find on a dashboard of a car (ex: fuel gauge). This gauge has the words, “Account Balance” above it. At one end of the spectrum there is an L for Low. At the other end of the spectrum there is an H for high. The needle of the gauge is leaning towards the low end of the spectrum.

Audio: And like writing checks, it's possible to overdraw your account when using the debit card.

Visual: Animated $1 bills flow into the Account Balance gauge.

Audio: If you have given us permission to apply overdraft services to your debit card purchases...

Visual: A white rectangular box appears with the words, “Transaction Approved” and a green check mark in the center.

Audio: we may permit the transaction to be completed even if you don't have enough money in your account.

Visual: A Macatawa Bank debit card is shown in the center of the screen.

Audio: If you allow us to offer you the overdraft service...

Visual: An animated $100 bill slides in front of the debit card.

Audio: we will charge you a fee for covering the purchase.

Visual: The $100 bill fades away, leaving just the debit card on the screen.

Audio: If you have not given us permission to offer overdraft services…

Visual: The image of the debit card slides left and a Card Machine appears towards the right of the debit card with the word, ‘Declined’ highlighted in white on the screen.

Audio: your debit card transaction may be declined at the point of sale.

Visual: A Macatawa Bank debit card is on the screen. There is a silver, closed padlock that has a keyhole in the center that is shown in front of the debit card. An animated $100 bill slides in between the debit card and the silver padlock.

Audio: You should safe-guard your debit card just like you would cash.

Visual: The padlock and the $100 bill fade away leaving just the debit card on the screen. A red circle with a diagonal line through the center (the no sign) appears around the debit card.

Audio: If the card is lost or stolen, report it to us immediately.

Visual: A Macatawa Bank Debit Card appears on the screen.

Audio: The card will be cancelled, and a new one issued as soon as possible.

Visual: A yellow post-it note appears in front of the debit card. On the post-it note, “My PIN # is 9876” is written.

Audio: Also, we recommend that you never keep a reminder of your PIN number in the same place as your debit card.

Visual: An image of a man in a black hat, mask and trench coat appears in front of the debit card.

Audio: That way, a thief cannot use your card for making PIN purchases before you realize it is stolen or lost.

Visual: A Debit Card is shown on screen. Slightly above and behind the debit card is a $100 bill. Just below and behind the Debit Card is a check. They are stacked vertically on the screen.

Audio: Using your debit card instead of cash or checks is a great way to manage your money.

Visual: An image of a man and a woman appears on the left side of the screen underneath the word, “Dining”. The woman is signing her tab after she has paid for their coffee and pastries which are sitting on their table. Another image appears in the center of the screen alongside the “Dining” photo. This image shows a man and a woman looking at their laptop. This image is underneath the words, Shopping Online”. A final image appears alongside the “Shopping Online” photo. They are now aligned horizontally. The image is underneath the word, “Traveling”. It is a picture of a palm tree which is located on a beautiful white sand beach with the ocean and blue skies with white puffy clouds in the distance.

Audio: Whether dining around the corner, shopping online or traveling coast to coast...

Visual: A Macatawa Debit Card is pictured in the center of the screen.

Audio: using your debit card is faster, more convenient...

Audio: and more secure than cash or checks.