

HOW TO SET TEMPORARY CARD LIMITS

To set a temporary debit card limit on your debit card, go to Account Summary, Card tab, and click on the applicable card. Under Manage Card, select Card Limits. This feature temporarily changes your purchasing limit to \$5000 and the withdrawal limit to \$1025 until 1pm MDT the following day.

Website

The screenshot shows the website interface. At the top, there are four icons: New Transfer, Bill Pay, Account Alerts, and Messages. Below this is the 'Account Summary' section with tabs for Checking, Savings, CD, and Card. The 'Manage Card' section is open, showing a list of options: Block Card, Schedule Block, Travel Indicator, and Card Limits. The 'Card Limits' option is highlighted with a yellow box.

- After selecting the Card Limits menu for the applicable card, a new Manage Card Limits screen will display showing the standard limits and the temporary limits. You will see “Request temporary card limit increase.” Click Submit

The screenshot shows the 'Manage Card Limits' screen. It displays the card information and a button to 'Request temporary card limit increase.' Below this, there are two tables: 'Standard Limits' and 'Temporary Limits'.

Standard Limits	
Purchasing	\$ 1505
Withdrawal	\$ 305

Temporary Limits	
Purchasing	\$ 5000
Withdrawal	\$ 1025

At the bottom, there are two buttons: 'Cancel' and 'Submit'.

Phone

The screenshot shows the phone app interface. At the top, there is a header for 'Utah Independent Bank' with icons for ACCOUNTS, TRANSFERS, and SEARCH. Below this is the 'FDIC' logo and the text 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. The 'Account Summary' section is open, showing tabs for Checking, Savings, CD, and Card. The 'Manage Card' section is open, showing a list of options: Block Card, Schedule Block, Travel Indicator, and Card Limits. The 'Card Limits' option is highlighted with a yellow box.

- You will then be taken to a page to begin the verification process. Select the method to receive a verification code
- You will then be taken to a page to enter the verification code received either by text or email
- Enter the verification code and Submit
- You should then see a message that says “Card limits were successfully updated”



- Your limits will now be \$5,000 for purchasing and \$1,025 for ATM withdrawal until 1pm MDT the next day. After that time, they will automatically go back to the standard limits

Note:

- You can also remove the temporary limits by going through the same steps as above, it will just say, “Submit below to remove the temporary limit increase.”
- If you need a different amount for your temporary limit or to change your permanent limits, you will need to contact a UIB employee at one of our branches

 A screenshot of the Utah Independent Bank mobile app interface. At the top, there is a purple header with the bank name and navigation icons for ACCOUNTS, TRANSFERS, and SEARCH. Below the header, the FDIC logo is displayed with the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". The main content area is titled "Verify Code" and contains a message: "For your protection, additional authentication is required for this action. If you did not receive the code click 'Resend'. Please note that it may take several minutes to receive the confirmation text. Please enter the code". Below the message is a text input field labeled "*Code" with a red asterisk and a "This field is required." error message below it. At the bottom of the form are two purple buttons: "Submit" and "Cancel".