

Allpoint General FAQs

Q. What is the Allpoint™ Network?

A. Allpoint is a worldwide network of over 43,000 ATMs that provide The Bank of Hemet customers fee-free (also known as surcharge-free) access to their accounts. Transactions that can be completed at Allpoint ATMs include withdrawals, transfers, and balance inquiries.

Q. What is an ATM surcharge fee?

A. Commonly referred to as a surcharge, this is the fee the owner of the ATM machine charges to all "foreign" cardholders (i.e., someone that is not a customer of the institution owning the ATM). Surcharges at ATMs are typically between \$2.00 and \$3.50.

Q. What are the fees? How do I sign up?

A. There are no fees assessed by Allpoint ATMs for The Bank of Hemet customers and enrollment is automatic. You can use your existing Bank of Hemet ATM/Debit Card at any Allpoint ATM today; no sign-up is necessary.

Q. Where are Allpoint ATMs located?

A. Allpoint's 43,000 fee-free ATMs are located across the country in local, regional, and national retail merchants. This includes 7-Eleven, Target, Costco, Exxon Mobil, Rite Aid, Sunoco and many others. More are being added all the time. Use our ATM/branch locator to find the Allpoint ATM nearest you.

Q: How does the ATM locator work?

A. It's easy! Simply type in your zip code or city/state and the locator will list the address of all Allpoint ATMs within 10 miles of the desired location (up to a maximum of 30 locations).

Q. How often is the location data on the website updated?

A. ATM data used in the Allpoint locator is updated every two weeks to reflect any changes to the network's locations.

Q. I used an Allpoint ATM and the "surcharge warning message" screen said I would be assessed a surcharge fee for the transaction. Will I be charged? Why does this happen?

A. You won't be charged. Due to the technical limitations of certain types of ATM machines, Allpoint is currently unable to prevent the "surcharge warning message" screen from appearing on some ATMs. The verification of Allpoint participation happens while the transaction is processing rather than before, so the surcharge fee page will show up prior to the transaction being completed. Allpoint is working to eliminate this confusion.

You should continue the transaction by answering "yes" on this screen. When you get your receipt, you'll see that you were not assessed a surcharge (i.e., the withdrawal amount on your receipt will show \$20, \$40, \$60, etc., as opposed to \$22.00, \$42.00, \$62.00, etc., shown when you pay a \$2.00 surcharge fee).

Q. Are there any limitations regarding how many times I can use an Allpoint ATM?

A. No. The Bank of Hemet customers get an unlimited number of fee-free transactions at Allpoint ATMs. You are, however, limited to The Bank of Hemet's daily withdrawal limit just as you are at The Bank of Hemet branch ATMs. Some ATM owners may impose their own transaction limit (usually \$300). This is simply a transaction limitation placed on the machine by the store owner (Allpoint and The Bank of Hemet have no control over these limits, nor do we have a way to track who has what limits). You have unlimited fee-free transactions, so if you need \$400 at a machine with a \$300 limit, you can simply do a second transaction. Please note, The Bank of Hemet's daily withdrawal limit established on your account(s) is still in place and you will not be able to withdraw more than that limit at any ATM.

Q. Can I still use ATMs that are not part of Allpoint?

A. Yes. Your ATM / Debit card will continue to work at ATMs that are not included in the Allpoint network. However, you will be assessed a surcharge fee at ATMs that are outside the Allpoint network or The Bank of Hemet locations.