**Consumer FAQ Page – It’s your money. Save SUM®!**

**What is the SUM surcharge-free program?**

(Name of FI) is a member of the SUM surcharge-free program administered by NYCE Payments Network, LLC. Our SUM program membership means you can make ATM withdrawals without paying a surcharge at all SUM ATMs.

**Do I need to sign up at {FI Name}, or is a “special” SUM ATM card required?**

Your (FI NAME) ATM or debit card is automatically enrolled. No enrollment or special card is required. Simply use your existing {FI Name} ATM or debit card at any SUM ATM for surcharge-free service.

**How do I find a SUM ATM?**

There are two convenient ways to locate SUM ATMs. Visit [www.sum-atm.com](http://www.sum-atm.com) or if you have a Smartphone (iPhone® or Android™) download the free SUM Mobile ATM Locator from your app store. On the Web site, you can search by address or zip code; the SUM mobile ATM locator app adds GPS functionality. So whether at home planning a trip, or on the road, you can easily find the nearest SUM ATMs.

**How many SUM ATMs are available, and are there any outside of the U.S.?**

There are thousands of SUM ATMs available in 43 states, Puerto Rico and the District of Columbia. Visit www.sum-atm.com or download the SUM Mobile ATM Locator app to find participating SUM ATMs. SUM is growing and new ATMs are added as soon as the information is available.

**If another financial institution is a member of SUM, can I use all of their ATMs without a surcharge?**

Every SUM member decides which ATMs participate in the program, so all ATMs of a particular member do not automatically participate. Be sure to look for the bright red SUM logo on or near the ATM. You may also visit www.sum-atm.com or download the SUM Mobile ATM locator app to your Smartphone to locate SUM ATMs.