

**Q: What is the Allpoint ATM network?**

**A:** The Allpoint ATM network has over 55,000 locations worldwide with hundreds in the DFW area. These ATMs are conveniently located at popular retail locations at which you likely already shop. ATM transactions at these locations are **FREE** for Texans Credit Union members.

**Q: How do I sign up to use Allpoint ATMs?**

**A:** Enrollment is automatic for all Texans Credit Union members. You can use your existing debit or ATM card at any Allpoint ATM (Allpoint ATMs feature the Allpoint logo on the ATM).

**Q: Can all Texans Debit and ATM cards be used at the Allpoint ATMs?**

**A:** Yes, Texans consumer debit, business debit and ATM cards are eligible to participate in the surcharge-free Allpoint network.

**Q: How many locations does Allpoint have?**

**A:** Allpoint has over 55,000 locations in the US, Puerto Rico, Canada, Mexico, Australia, and the UK. 43,000 of those are located in the US alone.

**Q: Where are Allpoint ATMs located?**

**A:** The Allpoint ATMs can be found in many major retailers, including Costco, 7-Eleven, Target, CVS and more. To find the closest Allpoint location, visit our website's [Locations page](#) or use our Texans CU Mobile Banking app.

**Q: Who pays the fee for the transaction completed at the foreign ATM?**

**A:** We pay the fees on behalf of our members. As a Texans CU member, you are NOT responsible for fees charged by Allpoint and the ATM owner. In addition, we waive the \$2.00 foreign ATM fee if you use an Allpoint ATM.

**Q: What if I have an issue with my transaction at the Allpoint ATM?**

**A:** If you have any problem with your transaction at an Allpoint ATM, including getting charged any fee, please contact us at 972.348.2000 so that we can work directly with Allpoint on your behalf to resolve the issue right away.

**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 will not be charged a fee. Due to the technical limitations of certain types of ATM machines, Allpoint cannot always prevent the "surcharge warning message" screen from appearing. The ATM verifies you are a Texans member participating in the Allpoint network while the transaction is processing, so this screen may appear on some of the ATMs.

You should continue the transaction by answering "yes" on this screen. On your receipt, you will see that you were **not** assessed a surcharge.

**Q: If I use an Allpoint ATM in a foreign country, am I assessed an exchange rate adjustment fee?**

**A:** If a member uses an Allpoint ATM in a foreign country, the member will not incur a foreign transaction fee (see [Texans Fee Schedule](#)). However, the member may incur fees assessed by Visa or MasterCard for foreign transactions including those done at an Allpoint ATM.

**Q: Can I still use ATMs that are not part of the Allpoint ATM network?**

**A:** Yes. Our debit and ATM cards still work at ATMs that are not included in the Texans or Allpoint networks. However, you will be assessed a surcharge fee at the ATM from the ATM owner and Texans.