

IN BALANCE™  
Consumer Frequently Asked Questions

1. What is IN BALANCE?  
IN BALANCE is an alliance of Minnesota community bankers that joined together to expand their customers' access to surcharge free ATMs.
  
2. If my card is stuck or captured in the ATM machine what should I do?  
During business hours, contact the institution what placed the ATM in that location.  
  
After regular business hours, contact the institution that issued you your card.
  
3. My bank is a member of IN Balance; however, a surcharge fee was imposed on my transaction, whom do I call?  
Please contact the institution that issued you your card.
  
4. Where can I find the closest ATM?  
Simply check our website [www.inbalanceatms.com](http://www.inbalanceatms.com) under *View Locations*.  
You may also contact your institution for assistance with your search.
  
5. How do I get a surcharge-free IN BALANCE ATM/Debit Card?  
Review the list of member banks on our website.  
Inquire with your institution about IN BALANCE Alliance membership.
  
6. Who can I talk to if I have more questions?  
Call 651-687-9080 and an IN BALANCE representative will be glad to assist you.