


Just Tap & Go®



Premier Banks is excited to announce an enhancement to our Debit Cards!

To better serve you, beginning November 5, 2025, all newly issued and reissued debit cards will include “Tap to Pay” functionality - offering a faster, contactless way to pay.

What is “Tap to Pay?”

Tap to Pay allows you to make purchases simply by tapping your debit card on supported merchant terminals at checkout without inserting or swiping the card. It’s fast, secure, and convenient. Just look for the  symbol at the checkout terminal and tap your card to pay.

If the merchant’s terminal doesn’t support Tap to Pay, you can still insert your card and use the chip reader.

Is Tap to Pay secure?

Absolutely. It has the same protections as chip payments. When you Tap to Pay, a cryptographic code is generated that is unique to the card and to that specific transaction. This happens using the Tap to Pay antenna that is in the card and attached to the chip. The bank’s system can automatically detect and reject any attempt to use the same transaction information more than once and help prevent fraud.

When will I receive a new Tap to Pay debit card?

Your existing card will continue to work for chip transactions until the expiration date. You will automatically receive a new Tap to Pay card during the month in which your current card expires.

Can I order a Tap to Pay card before my old debit card expires?

If you would like to receive a Tap to Pay card sooner than your current card’s natural expiration, please contact your local branch.

What should I do if I suspect fraud on my card?

Please call your local branch if it is during regular business hours. If it’s after business hours, please call (800) 754-4128.

I received a text message asking if I attempted a debit card transaction. What should I do?

The bank employs many different layers of security and fraud prevention to protect your information and transactions. Real-time fraud text alerts are now part of that security.

If you recognize the purchase referenced in the text, you should reply with “YES,” and the transaction should complete normally. If you do not recognize the purchase, you should reply with “NO” and contact either your local branch, or the fraud number listed above.

Please note that the bank will never reach out to you via phone, text or email to ask for the 3-digit CVV code on the back of your card, your phone number, SSN, or any other personal information.

For questions, please contact your local branch or email us at:

Premier Bank

Andover, Blaine, Hugo, Maplewood, Osseo, Roseville, White Bear Lake, Woodbury

Premier Bank Minnesota

Albertville, Bloomington, Faribault, Farmington, Hastings, Monticello, Northfield, Owatonna,
All Rochester Branch Locations



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