

Important Information for Using Your Visa Credit or Debit Card While Traveling

Before Leaving Town

- Notify us in advance of your travel dates and countries. You can add your travel plans in <u>Card Center</u> (available in our app and online banking).
- Use <u>Card Center</u> to turn your cards on and off if needed and get transaction alerts to easily monitor your accounts. Make sure you have not unintentionally restricted international or out-of-region purchases in Card Center (verify in Controls & Alerts > Locations).
- Add your cards to your digital wallet (Apple or Google Pay) to easily make purchases with your phone. You can do this in Card Center.
- Make sure your card doesn't expire before your return date.
- Verify your daily ATM limits.
- Make sure you know your PIN.
- Verify your contact information with us. Make sure we have your cell phone listed as your primary phone number, so we can reach you if needed while traveling.
- Take at least one other credit card and debit card with you in case one is lost, damaged, denied, or blocked while traveling. We are never able to guarantee that a card will work consistently while traveling.

While Traveling

- Use your PIN if possible when using your debit card.
- Don't keep all cards together while traveling in case you lose your wallet.
- Do not use any ATMs that appear to be tampered with. Try to use ATMs at banks during banking hours. If there is a problem getting cash, someone in the bank can probably help.
- If you receive a call or text from our fraud services department, verify transactions with them as soon as possible.
- Verify your transactions frequently with online banking at pnwfcu.org or with our mobile app.
- Call us immediately at 1-800-444-5858 if your card needs to be blocked (1-800-472-3272 after hours).
- Our Contact Center is available 8am-6pm M-F, 10am-2pm Saturday:
 - o Call or text 503-256-5858
 - o Toll free 1-800-444-5858
 - o Email eservice@pnwfcu.org
 - Chat through our website pnwfcu.org