



**Merrimack
Valley** CREDIT UNION

OUT OF STATE/COUNTRY TRAVEL NOTIFICATION

Member(s) Name(s) _____

Member Number _____

Card Number(s) _____

Card Type(s) VISA Debit ATM
 VISA Credit

Date of Departure _____

Date of Return to Area _____

Traveling to _____

Signatures(s) _____

Travel Safety Tips

- ◆ When withdrawing funds in a place you are unfamiliar with, always stay in well-lit areas. The safest place to use an ATM is inside a financial institution. If you cannot find access within a financial institution, use an ATM owned by one in the area. These ATMs tend to be more regulated. There have been reports of consumers using ATMs in the foreign countries who experience card skimming resulting in compromised card numbers or PINs.
- ◆ If possible, keep monitor your account frequently to identify unauthorized transactions. When traveling, we loosen the security restrictions on your card to make your trip as smooth as possible. Upon your return, our standard precautions are reapplied on your account.

Foreign Transaction Fee

- ◆ A foreign transaction fee of 1% of the withdrawal/purchase amount for any foreign transactions that need to be converted from American dollars to local currency and vice versa. This is done automatically and at the time of the transaction. For example, a transaction costing \$100.00 U.S. dollars has a \$1.00 foreign transaction fee.

ATM Withdrawals

- ◆ Some foreign ATMs allow withdrawals from checking accounts only. Withdrawals from Savings (Main Share) accounts are not allowed.

Important Merrimack Valley Credit Union Telephone Numbers

- ◆ Member Services Department 781-736-9900 and 800-338-0221, ext. 9900
- ◆ Debit/ATM Department 781-736-9939 and 800-338-0221, ext. 9939
- ◆ Credit Card Department 781-736-9990 and 800-338-0221, ext. 9990

600 Main Street ◆ Waltham, MA 02452 ◆ 781-736-9900