



You're planning for that long-awaited vacation. Your bags are packed, the passports are ready to go and you've just confirmed your flight. Are you forgetting something?

When getting ready for international travel, there's one more thing you need to prepare for: How are you going to pay for your purchases? Did you notify your credit card companies and financial institution that you will be traveling out of the country? Did you think about what method of payment would get you the best currency exchange rates?

These things are all just as important to plan as where you're staying, or how you're going to get there.



Contact Us

Toll Free
(800) 284-1144

Gainesville
(352) 377-4141

Ocala
(352) 237-8222

Starke
(904) 964-1427

Lake City
(386) 755-4141

Lost or Stolen Cards:
(800) 449-7728

askfcu@flcu.org
www.flcu.org

Remember to complete the Notice of International Travel form at www.flcu.org/forms/internationaltravel



International Travel

It's never been easier to take your Florida Credit Union accounts on the road!



Let Us Know Where You're Going

It's important to let your financial institution and credit card companies know when you'll be out of the country and where you're going. You can notify FCU by filling out a *Notice of International Travel* form online at www.flcu.org/Member/forms.asp or in any FCU branch. This form must be completed two weeks prior to travel. Also be sure to include all countries you will be visiting - including any countries where you may have a layover in case you need cash.

Check for Blocked Countries

FCU can show you a list of countries that are currently blocked automatically. These countries change regularly based on patterns of fraud. If the country(ies) you plan to visit are on this list, we can unblock them for you for the duration of your visit.

Important Information About PIN Numbers

To get cash from any ATM, you need to have a Personal Identification Number or PIN. Also, just like when you're at home, it's very important to keep your PIN number safe and not stored anywhere near your card. Before traveling, be sure your PIN number is correct and works. ATMs overseas process debit card transactions differently so we highly encourage you to Re-Pin your Visa Debit Card before leaving the country. You can set up the same PIN number as before, but this process will ensure the proper posting of foreign transactions. Credit card PINS can be reset with plenty of notice - they cannot be re-PINed in branches.

In foreign countries, it is not unusual for ATMs and POS terminals to ask for a 5 or 6-digit PIN. You can still enter your 4-digit PIN and the machine will be able to process the transaction.

Currency

It is important to remember that all transactions will hit your account in U.S. Currency. Depending on the exchange rate for the country you are visiting, this could cause your account to go over limit. One way to avoid this is to manage your account online.



How to Use Your Card to Get Cash

1) Visit any ATM with a Plus!® or Star® logo

2) Inside a financial institution that accepts cards with a Visa® logo (this is also known as a cash advance.)

Fees

When you make a retail purchase or get cash, there is a 1% Foreign Transaction Fee charged by Visa.

Finding ATMs while abroad

You can locate ATMs worldwide at www.visa.com or www.star.com.

Making Purchases With Your ATM/Debit Card

When making purchases with your ATM/Debit card, it is safer to have the merchant run the card as "credit" versus "debit" when both options are available. This way you would sign for the transaction instead of giving out your PIN and making it vulnerable for theft and fraud.

Daily Limits

As a security measure, there is a monetary limit on how much you can withdraw in a 24-hour period and how many retail transactions you can make. Be sure to check with FCU before you travel to check on the daily limits.

Alternatives to Cash and Credit/Debit Cards

If you're uneasy about traveling with cash or credit cards with high available credit limits, there are alternatives.

Use a Reloadable Visa Travel Card

A reloadable* Visa Travel Card is a prepaid card that allows you to access prepaid funds that are in no way affiliated with your checking account. These cards are accepted just as any card with a Visa logo. The advantage of using a reloadable Visa Travel Card is that you can only access the amount that has been funded on the card - and it is deducted from the total amount on that card. In addition, you can reload the card at any time just by going online. Visit www.flcu.org and click on "Visa Gift Cards" before you leave for more information.

Blocked Transactions

International Western Union transactions are automatically blocked for security reasons. However, they can be unblocked for a two-day window if you notify FCU that you need to use the services. Once the block is removed the funds are immediately available. Internet gambling transactions are permanently blocked. It is important to note that FCU is not able to unblock reloadable Travel Cards for any reason.

Change In Plans?

If you have a change in your travel plans, please let us know as soon as possible. You can call us at (800) 284-1144 or email askfcu@flcu.org.

Lost/Stolen Card?

If you are unable to locate your Florida Credit Union Visa Credit Card or Visa Debit Card, call **(800) 449-7728** right away to block further usage. Then contact your nearest branch office or email askfcu@flcu.org. For problems with other FCU services, such as ATM cards or checks, contact your branch office or email askfcu@flcu.org right away.

*See terms and conditions provided with your card for types of funds accepted and for ways your card can be reloaded.

