

Card tips for travel

Travel tips for your HFDFCU Debit Mastercard® or Visa® Platinum Credit Card

Notify the credit union of upcoming travel

Let us know the dates of your travel and the locations you will be visiting, especially if foreign.

Check your card expiration date

Cards are valid until the last calendar day of the month stamped on your card. Replacement cards are mailed near the 15th of the month. If your travel overlaps with your card expiration or delivery timing, call us to discuss your options.

Be sure to give the credit union your current mobile number and e-mail address

Our fraud team relies on your mobile number and e-mail address to reach you.

If your mobile number and e-mail address are not updated, those attempts to reach you may result in your card not working.

Remember our card fraud team is active 24/7 and may contact you even as you travel

Our fraud team monitors transactions and may contact you by phone call, text, or e-mail to verify transactions as they occur. Here's what to expect:

- ▶ Online transactions may trigger a **one-time passcode** that's sent to you by automated phone call, text message, or e-mail. *You'll be asked to enter this passcode into the purchase screen of the merchant website you're buying from.*
- ▶ Other transactions may trigger a **verification notice** by phone call, text, or e-mail asking if you've just used your card. *You'll be asked to reply if the last merchant or transaction was valid.*

Not all foreign country ATMs accept US cards

In most countries, ATMs displaying the MasterCard, Maestro, or Cirrus logo will accept your HFDFCU Debit Mastercard® for cash withdrawals.

However in Japan and across Asia, many machines are designed only for local cards. In Japan, look for these ATMs which are designed to accept US-based cards, including your HFDFCU Debit Mastercard®:

- ▶ Aeon Bank
- ▶ Citibank
- ▶ Japan Post Bank
- ▶ Seven Bank & 7-Eleven

Know your PIN, for both debit and credit cards

Many self-service payment terminals like train ticket terminals, vending kiosks, or self-service vendors require a PIN to complete a transaction whether your card is a debit card or credit card.

Both HFDFCU Visa® Platinum credit cards and Debit Mastercards are equipped with PINs. Be sure you have your PIN memorized for each before traveling.

Save card support phone numbers before travel

Be sure to save the separate support team numbers for Visa® Platinum credit card and for Debit Mastercard® in case each is needed while traveling.

We suggest saving those numbers in your phone or on an index card, kept away from your card.

Be sure to have back-up payment methods

Not all locations accept every card type or network, especially in foreign locations. Some regions don't accept plastic card payments at all.

Be prepared for all scenarios with these great tips:

- ▶ Carry multiple card and network brands
- ▶ Always have back-up cash available
- ▶ Prevent catastrophic loss via theft and don't keep every payment method in one bag, wallet, or location

Understand foreign transactions and fees

Your HFDFCU Visa® Platinum credit card does not charge a foreign transaction fee.

While your HFDFCU Debit Mastercard® does include a foreign transaction fee, the exchange rate used by network processors and ATM operators is generally more favorable than exchanging actual currencies.

Use RescueNet and EZCardInfo.com

For Debit Mastercard®, use RescueNet online to track transactions and account balances.

For Visa® Platinum credit card, use EZCardInfo.com to monitor your credit card transactions, balance, and payments.



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