



Before You Travel

Before traveling to foreign countries, it is a great time to make sure your finances are in order. When there is an unusual amount of fraud occurring in a foreign country, Valley Oak Credit Union (VOCU) sometimes blocks transactions from certain countries, so you may want to consider the following tips before you go.

- **Call VOCU – (800) 561-4302** – to notify them of your travel plans. If you provide us with your travel details, destinations and which cards you will be taking, we can ensure you have full access to your accounts while you are gone.

- Be aware of foreign country restrictions. Currently VOCU has restrictions in the following countries:

Brazil	China	Romania
Cyprus	India	Ukraine
Malaysia	Bahrain	Thailand
Turkey	Sweden	Somalia
Nigeria	Switzerland	Singapore
Antigua & Barbuda	Bangladesh	Korea
Great Britain	Nicaragua	United Kingdom
Columbia	Japan	Ireland
Kuwait		Spain
Canada		France
Saudi Arabia		Australia
Mauritius		Azerbaijan
Russia		Latvia

- Carrying cash abroad is never a good idea. For more information on obtaining a VISA Gift Card from VOCU please visit or contact your local branch.
- Be aware of the 1% currency conversion fee that Visa charges when you use your Visa debit or credit card.
- Many foreign banks do not allow ATM transactions to savings accounts. It would be wise to move what money you think you'll need to your checking account.
- If you happen to lose your debit or credit card, please keep the following information handy, so we can block the card for you:
 - Visa Debit Card:
888.241.2510 (within the U.S.)
909.941.1398 (outside U.S.)
 - Visa Credit Card:
800.543.5073
 - VOCU Card Services:
(559) 561.4473
Monday – Thursday 9:00 am – 5:00 pm
Friday - 10:00 am – 6:00 pm

Looking Out for Our Members

Valley Oak participates in a Risk Management Tool, called a Neural Network, for both the Visa Credit and Visa Debit cards. This tool helps us by reviewing our member's card transaction history. It reviews the types of transactions, locations, amounts, times of day, etc. If a transaction is attempted that is not within your normal spending habits, you may receive a phone call from an automated system on our behalf, wanting to verify the transaction.

If you receive a call, the system attendant will verify that you, for example, did transactions done today. The system will update the information you provided and update your card history. If you are unavailable to answer the phone call, the system will attempt to leave a message.

Take a moment to ensure Valley Oak has your [current home](#), [cell and work phone numbers](#). If we are unsuccessful in reaching you to verify transactions, there maybe a temporary block placed on your card(s).

Debit or Credit?

You can use your Valley Oak Credit Union Check Card for purchases wherever merchants accept Visa. The amount will be deducted conveniently from your checking account. When you present your Check Card (also known as your Debit Card) for payment, the cashier will ask you to choose “debit or credit” before the transaction can be completed. Depending on your answer, the transaction will be carried out in one of two ways:

If you choose “debit” – Your purchase will be completed through the ATM network. So, you will be asked to enter your personal identification number (PIN). The amount will be deducted almost immediately from your account. The transaction is considered an ATM withdrawal and the **merchant** may assess a surcharge.

If you choose “credit” – Your purchase will be completed through the credit card network. You will be asked to sign a receipt just as when using a traditional credit card to verify your identity. The amount will be subtracted 3 to 4 days; from the amount you have available for checks to clear against. The transaction will not count as an ATM withdrawal.

Exceptions - Some stores do not accept Visa Credit Cards. They do, however, accept ATM cards for payment. Since your Valley Oak Check Cards is both your ATM card and your debit card, you are only able to use the ATM withdrawal function in those stores. So, your PIN is required at stores that will accept ATM cards but won’t accept Visa.

Whichever you choose, the most important thing for you to remember is to write the amount down in your checkbook register.

Non-Visa Debit Transactions:

Valley Oak Credit Union enables non-Visa debit transaction processing and does not require that a PIN authenticate all such transactions. A non-Visa debit transaction may occur on your Valley Oak Credit Union debit card through the Accel/Exchange & Star Networks. Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the zero liability protection benefit, and if a Rewards program is present, a non-Visa debit transaction may not be an eligible Rewards transaction. Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

Regulation GG - UIGEA (Unlawful Internet Gambling Enforcement Act of 2006)

In complying with Regulation GG, Valley Oak Credit Union will block certain e-Commerce gambling transactions. If you are gambling online there is a good chance your transaction will be denied.