



## **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 (Valley Oak) will sometimes block transactions from certain countries, so you may want to consider the following tips before you go.

- **Call Valley Oak – 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 Valley Oak has restrictions in the following countries:

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

- **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 before you leave.
- **If you happen to lose your debit or credit card,** please keep the following information handy, so we can block the card for you:
  - Report Your Card Lost or Stolen Online:  
[www.reportmycards.com](http://www.reportmycards.com)
  - Valley Oak Card Services:  
559.561.4473  
Monday – Thursday 9:00 a.m. – 5:00 p.m.  
Friday - 10:00 a.m. – 6:00 p.m.
  - VISA Debit Card – After hours, on weekends or holidays:  
1.800.472.3272
  - VISA Credit Card – After hours, on weekends, or holidays:  
1.800.543.5073

## **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? "Sign you save – Pin you Pay"**

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 a surcharge or fee may result.

**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 from the amount you have available for checks to clear against. The transaction will not count as an ATM withdrawal.

An easy way to remember is **"Sign you save, PIN you pay."**

**Exceptions** - Some stores do not accept VISA Credit Cards. They do, however, accept ATM cards for payment. Since your Valley Oak Check Cards are 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.

From the credit union's standpoint, we prefer that you choose "credit" because it doesn't cost us anything. In fact, it generates a little income. Plus, choosing credit can help you avoid ATM fees and surcharges.

**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.