



Debit/Credit Card Travel Tips

Due to ongoing Debit and Credit Card fraud increasing over the last few years, it is very important to keep these travel tips in mind so you can relax and enjoy your trip.

Prior to Traveling

- Avoid your card being denied for activity that is out of your normal and customary usage. **Call the bank and let us know where and when you will be traveling, as well as current contact information.**

Important Numbers

- Be sure to have **contact phone numbers** along for your bank and/or credit card company.
- **Call immediately** if your card is lost or stolen or if your card is not working properly. You may also report your debit card as lost/stolen via eBanking.

Money Sources

- It is recommended to have at least **3 sources of funds** (i.e. Cash, Credit Card, Debit Card, Prepaid Travel Card). This ensures that you will have **access to funds** and an enjoyable trip.

Know Your PIN

- You are assigned a **Personal Identification Number (PIN)** for both credit and debit cards to access cash from an ATM machine or complete certain types of transactions.

Monitor for Fraud

- Use AbbyBank's eBanking or Mobile Banking App to **monitor transactions and balances** to limit fraudulent activity. Use caution to **only log into eBanking on private, secure internet access**; not through public WiFi.



-- Turn over for examples
of limitations when using
your debit card --



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Examples of Debit Card Transaction Limitations*

CONSUMER DEBIT CARD DAILY LIMITS

(Please contact the bank for daily limits for Business Debit Cards)

ATMs - \$500 maximum cash withdrawals

Point of Sale (POS) - \$2,500 maximum

Cardholder is allowed up to 20 transactions per day without exceeding maximum amounts (combination of POS and ATM transactions)

General United States: Transactions *under* \$500 may be run as "credit" or "debit". Transactions of \$500 or more *must* be run as "debit" using the PIN #.

Certain States: You will *only* be able to run your card as "debit" using the PIN #. Check with the bank to verify which states.

International: You may run your card as "credit" if the transaction is \$199 *or less*. Transactions of greater than \$199 *must* be run as "debit" using the PIN #. *There may be an International transaction fee of up to 1.5% depending on individual stores/merchants.*

****SUBJECT TO CHANGE AT ANY TIME – PLEASE CONTACT THE BANK TO CHECK YOUR SPECIFIC TRAVEL AREAS***



1-800-288-2229
www.abbybank.com

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