

## Debit Cards When Traveling Abroad

### Traveling with your Debit Card

Debit cards can be an easy way to access your money while traveling cross country, abroad or making foreign purchases. Here are some security features you should be aware of when traveling.

#### Quick Travel Notes | Call us at 1.888.806.6400

- Inform us of your traveling location(s) or purchase dates
- Carry 1 or 2 additional forms for payment (*recommended highly*)
  - Credit Card, Prepaid Card, or Foreign Currency
- Be aware of your daily transaction limits
- Logos to look for when traveling:
  - **Purchases:** Discover | Diners Club
  - **Cash:** Bank operated ATMs ONLY for your security
    - In the US - Cirrus, NYCE, Discover/PULSE, Diner's Club International
    - International - Discover/PULSE, Diner's Club International

#### Before traveling or making a foreign purchase:

Inform us of the dates you will be away or when you plan to make a foreign purchase so your card can be activated. For security reasons, failure to do so will result in your card being declined. Call us at 1.888.806.6400 during regular business hours, or stop by either of our local offices.

#### When traveling internationally can I still use my Discover Debit Card?

Although Discover debit card is accepted at many retail locations throughout the US and abroad, we, along with many travel experts, highly recommend using cash, a prepaid card or a credit card to make purchases. This will help minimize any fraud exposure and acceptance issues at the point-of-sale. Debit cards can be an easy way to access cash while traveling abroad, but we recommend that you take multiple payment options with you to ensure you do not have any interruptions while traveling. It is a good idea to make sure you take \$300 cash with you.

#### We highly recommend that you carry an alternate source of payment, i.e.: credit card and/or prepaid Travelex Money Card:

Order foreign currency in advance, or carry our multi-currency Travelex Money Card which is a prepaid MasterCard issued by Travelex Worldwide Money. This card is reloadable and allows you to load up to six foreign currencies on one card. Travelex provides cardholders with Global assistance and card replacement services 24-hours a day, toll free. Visit our website, [brattbank.com](http://brattbank.com) and search "Foreign Currency" for more information, or stop by one of our office locations.

- **What if the merchant says that they do not accept Discover Debit? The merchant may not be aware that they can accept your card, therefore ask the merchant to try it. Still you may want to have another form of payment to ensure you are covered.**

**ATMs/Cash:** When looking for an ATM in the US or a foreign country, make sure you only use Bank owned ATM machines that accept the type of card you are carrying. Look at the back of your card to see available networks. In the US, look for: Cirrus, NYCE, Discover/PULSE, and Diner's Club. In a foreign country, look for: Discover/PULSE and Diner's Club. You may find two different machines that accept different cards, side-by-side. An important side note: some countries, (i.e. France) only allow ATM WDs from a checking account.

- **Daily transaction limits:** Your card has established daily transaction limits. Be sure to speak with us to ensure card limits will be sufficient for you while you while traveling.  
\$1,000 per day | \$500 ATM per day

#### Optional Card Registration Service

Protect your debit or credit cards in the event they are lost or stolen. Your coverage begins the moment your completed registration is received and processed.

To register by phone, call customer service at: 877-493-6273

Please refer to our website to view a copy of the full benefits guide for additional details.