

Your Members Choice debit card is accepted worldwide, however, for peace of mind, we have some tips to share before you leave.

What to do Before Traveling:

- 1. Update your contact information.** Login to your account, stop into any branch location, or call 281.398.9900 to verify your information.
To update online:
 - Login to Online Banking at mccu.com
 - Go to Options, and then click on Account Actions
 - Select the option to change address/phone numbers
 - You will be prompted to answer a security question before the change will take effect.
- 2. List your mobile number as your home number.** Visa will attempt to contact you if they suspect unusual activity with your debit card. Having your mobile number listed first on your account will help ensure that you get the message quicker if they need to contact you.
- 3. Add Visa Fraud Monitoring to your contacts.** Add 866.317.9344 to your contacts as “*Visa Fraud Monitoring*”. That way, if they call to verify any suspicious transactions, you will be more likely to answer. ***If Visa is not able to reach you, a block may be placed on your debit card, causing your card to no longer work. This block cannot be lifted until all transactions are verified.***
- 4. Keep important numbers in a separate safe place.** It’s a good idea to have your debit card number(s), Visa phone number, and MCCU phone numbers in a safe place (separate from where you carry your cards). In the event your card is lost or stolen, you won’t have to search high & low to find this information.
- 5. Monitor your account via Online Banking & Mobile Banking.** You may also utilize the eAlerts feature that can notify you via email or text of any or all transactions conducted on your Members Choice Credit Union account. Simply login to your account online to set up and customize this feature.

If traveling internationally, Members Choice Credit Union also offers American Express Travelers Cheques to members as an alternative form of payment.

While Traveling:

Visa/Debit card transactions are monitored by Falcon, a fraud monitoring service provided by Visa. There are parameters in place to monitor your transactions and to detect any unusual activity, such as transactions conducted out of your geographical locale or out of regular spending habits. The fraud monitoring may inadvertently place a block on your debit card to help prevent any potential fraud that may occur.

We recommend that you use your debit card at least once as a PIN based transaction. PIN-based transactions require that you to enter your four-digit PIN (Personal Identification Number) into the merchant keypad at the point of sale. Your PIN works like a form of ID in the Visa network, as only you, the card holder, should know the PIN associated with the card. Using the PIN would be less suspicious when using the card, as the card holder should be the only person with that information. Even going to an ATM while traveling, to check balances, creates a pattern and will indicate to Visa that you are traveling.

Should your card be blocked you can call Visa at 866.317.9344 to verify your transactions and have the block removed. If you are unsure of who to contact or cannot reach anyone with Visa, you can always call us directly at 281.398.9900.

If, when traveling, you do not have access to a telephone but do have internet, you may send us a secure message via Online Banking. We can call you (even internationally) to assist you with your debit card or other banking needs.

If any problems or concerns arise pertaining to your Visa card, contact MCCU, the phone number is printed on the back of your card. You may also contact Visa Global Customer Care Services (visit Visa Global Customer Assistance to locate the toll-free number appropriate for the country in which you are traveling).