



Visa® Checkcard Cardholder Travel Notification

Cardholder Name: _____

16 digit Card # _____

Destination(s): _____

Travel Dates: _____

Contact Number: _____

X _____

Cardholder Signature

Date

IMPORTANT: Please see our *Traveling With Your Kinderhook Bank Visa® Check Card* information sheet for answers to questions pertaining to use of your Check Card while traveling.

Bank Use Only: Copy to cardholder, Original to Card Services

Received By: _____

Branch: _____



Traveling With Your Kinderhook Bank VISA® Check Card

When traveling, Kinderhook Bank would like to take a moment to confirm your domestic or overseas travel information in order to prevent any possible check card security issues.

We employ safeguards to protect you from fraud, both at home and while you are traveling. We utilize a fraud alert system that monitors Check Card and ATM transactions. If a suspicious transaction or a transaction out of your normal spending pattern appears, it is possible that your check card could be blocked. Below is some information to assist you with questions you might have when using your Kinderhook Bank Visa® Check Card while traveling.

Could my VISA® Check Card be blocked from use while I am traveling?

Yes, your VISA® Check Card could be blocked from use while you are traveling. Kinderhook Bank Visa Check Card transactions are monitored by our Neural Monitoring System. The transactions are scored by our fraud prevention service and if a transaction (or transaction attempt) seems suspicious, the cardholder is notified at the phone number on file. If the cardholder is unreachable, the card is blocked until the transaction is verified. **This may occur in cases where we were informed ahead of time that you were traveling aboard. To assist in validating a blocked purchase:**

- Please always ensure that your contact information is up-to-date on all accounts, particularly phone numbers. If you are traveling, please make sure we have the number you can be reached at while traveling.
- If you suspect your card has been blocked by our Fraud Monitoring Center, they can be contacted at **1(800) 262-2024**, or if outside of the U.S. call them collect at **(973) 682-2652**.

My Kinderhook Bank Visa® Check Card was lost or stolen, who should I contact?

To report your Kinderhook Bank Check Card lost / stolen, call **1(800) 472-3272**. We recommend keeping a separate record of your card number. This should be stored securely separate from your purse or wallet that may be lost or stolen.

What is the daily purchase limit on a VISA® Check card?

PIN Based Purchases - \$500 per day limit

Signature Based Purchases - \$2,500 per day limit

Can I use my VISA® Check Card at any ATM while traveling internationally?

Yes, but you must use ATM's displaying the networks that are shown on the back of your VISA® Check Card.

How are Currency Exchange Rates established for Check Card transactions performed with a foreign (non-US) merchant?

The exchange rate for transactions in a foreign currency will be a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, this rate may vary from the rate VISA® itself receives, or the government mandated rate in effect for the applicable central processing date. Kinderhook Bank charges an International Transaction Fee (ISA fee) of 1% of the transaction.

Should I Have Credit and Check Card Alternatives When Traveling?

For your protection, as well as stress-free travel, we suggest you have a variety of cash/credit access at hand. In addition to your credit and check cards, you should also consider taking along foreign currency to ensure you'll have funds available for purchases should your credit or check card be blocked, lost or stolen.

If you have questions about accessing your funds while traveling, contact us at (518)758-7101 or toll free at 1(888) 747-8138.