



# Travel Safe

## CASH

It's always wise to have a set amount of cash on hand when you travel.

## FSB DEBIT CARD

Free with all Farmers State Bank checking accounts (upon approval), your FSB Debit Card may be used at ATMs to get cash or to make purchases anywhere Visa is accepted.

- There are a variety of ATMs in the US and internationally. They dispense American dollars and/or Euros and/or the local currency.
- When using a debit card at an ATM in a foreign country, you may be charged service fees, surcharge fees (fees set by the ATM owner which could be as high as 10% of the amount withdrawn) and applicable currency conversion fees. You may choose to incur these fees and withdraw funds as needed instead of carrying a large amount of cash. Using your FSB Debit Card is a safer alternative than carrying large sums of cash or several gift cards. Secure access to your funds is one of the many benefits of your FSB Debit Card.
- If your FSB Debit Card is used for a purchase outside the US, a conversion fee (ISA fee - usually 1%) is charged on each purchase.
- Before using your FSB Debit Card as payment for a hotel reservation, we recommend you ask whether the hotel places a **hold** or **freeze** on Debit Card funds. Some hotels hold or freeze funds for up to 10 days, which could result in a charge double the actual amount of your room rate being placed on your Debit Card and a negative impact on the available balance in your checking account.
- Visa's zero liability policy applies to all purchases made with your FSB Debit Card so you are protected in case of a lost or fraudulent use. (visit: [http://usa.visa.com/personal/security/visa\\_security\\_program/zero\\_liability.html](http://usa.visa.com/personal/security/visa_security_program/zero_liability.html) for more information about this program)
- Farmers State Bank recommends you contact us any time you plan to travel outside your normal spending area. Notifying us in advance allows us to note your travel route and

destination and avoid denying transactions in the event you're traveling in areas of the country or abroad that are considered high-fraud areas.

## FSB TRAVEL CARD

Travel cards can be purchased at any Farmers State Bank location for only \$5 and each card can be loaded and *reloaded* (once per day) with amounts ranging from \$100 to \$5000. FSB Travel Cards can be used anywhere Visa Debit Cards are accepted and even offer the option of cash back using a PIN or by cash advance.

- If the FSB Travel Card is used outside the US, a conversion fee (ISA fee - usually 1%) is charged on each purchase.
- FSB Travel Cards also act as a 'back-up' in case your Debit Card was lost or didn't work for some reason.

## CREDIT CARDS

Credit cards are a convenient payment option that may be used during trips.

- One of the primary benefits of using a credit card on trips is that if there is fraudulent use against your card, it will not affect your checking account. Most credit card companies offer fraud prevention and detection services and do not hold customers liable for unauthorized charges. Contact your credit card provider for more information about fraud protection.
- Farmers State Bank offers credit cards upon approval. Applications are available at any Farmers State Bank location.

## Questions/Concerns?

If you have additional questions or concerns regarding financial safety and security during travel, please contact:

During Business Hours:

(406) 642-3431 ~ Main No.

(800) 372-3002 ~ Toll Free

## To report lost or card

FSB Debit Card :

(406) 642-3431 ~ Daytime

(800) 236-2442 ~ After Hours

FSB Credit Card:

(800) 423-7503 ~ 24 Hrs

## FSB Branches

Victor ~ (406) 642-3431

Florence ~ (406) 273-0935

Darby ~ (406) 821-4646

Hamilton ~ (406) 363-0030

Stevensville ~ (406) 777-7210

Lolo ~ (406) 273-3300

Missoula ~ (406) 829-5000

## Other Safe Travel Resources

SafeTravel.dot.gov

- Your source for tips to help travelers get to their destinations quickly and safely.

travel.state.gov

- A service of the Bureau of Consular Affairs/US Department of State



## Quick Tips

- **Always carry more than one payment option with you.** Many times transactions are processed on different networks and if one card type doesn't work, chances are, another will
  - credit cards, debit cards, travel/gift cards
  - cash always works
- **Photocopy the front and back of your cards.** If you lose a card, a photocopy supplies the contact numbers to report the card lost or stolen.
  - keep a copy at home and another copy with you as you travel
- **If a transaction doesn't work with your signature**, running the transaction again using your PIN number may do the trick.