

# Debit Card International Travel

## Q&A

### 1. Can I use my Pioneer Bank debit card when I travel internationally?

*Due to frequent fraud occurrences in foreign countries, Pioneer Bank has blocked all foreign debit card transactions. Therefore, if you regularly travel outside of the U.S. or are planning a trip abroad, you must notify us of your travel dates and the countries where you will be visiting in order to access your funds with your Pioneer Bank debit card.*

### 2. Can I use my debit card to purchase something from a foreign country?

*It is important to note that several domestic companies process payments through international companies. Whether you plan to purchase something directly from a foreign country or process an international payment, you must notify the bank. Once you notify us, we can remove the foreign country block from your card to avoid any disruption in the approval of your transaction.*

### 3. What ATMs can I use internationally?

*You can use ATMs that have the following listed on them: Visa, PLUS or Cirrus.*

### 4. Will I be charged a fee for using an ATM in another country?

*There may be several fees assessed to you when using a foreign ATM, including: usage fees from the owners of the ATM and ATM network, and currency exchange fees from Visa.*

### 5. How much cash am I allowed to withdraw from a foreign ATM each day?

*The same daily cash withdrawal amounts that you have on your card in the United States will apply internationally. Typically there is a \$200 daily ATM cash withdrawal limit. Please contact us if you will need your limit raised while you are out of the country.*

