

*****PRIOR TO DEPARTURE*****

Contact the Card Program office 388-6973 or 388-6534

- Advise them of your International travel...destination and duration of trip.
- Verify that your card is active and has the appropriate card limit for your needs.
- Verify your card PIN number.
- Sign up for Global Alerts with the bank. <https://cardportal.works.com/acctservices/>

Optional-Contact Bank of America customer service 888-449-2273

- Inform them of destination, duration, and if you are traveling with a group. This will reduce the chance of "Fraud Alert" flags on your charges.
- **Remember your PIN Number** to use at "Chip & Pin" terminals.

Emergency Cash advances

- Please remember to use your Union College credit card where ever a card can be used.
- Please be aware that there are fees associated with cash withdrawals and cash advances should be limited. These fees are part of the expenses charged to your account.
- You will need to submit **original itemized receipts for all cash spent** with your final reconciliation.
- Cash advances are available at any ATM with the VISA logo using your PIN. ATM machines generally have minimal withdrawal limits.
- Group travel may require a larger cash advance. You will need to go in to a Banking Institution and request the cash in person. Be prepared to show ID.

Emergency Contacts

Kathy Heisinger	(518) 388-6973	heisingk@union.edu
Linda Clayton	(518) 388-6630	claytonl@union.edu
Stacy Raucei	(518) 388-6534	rauccis2@union.edu
Campus Safety	(518) 388-6911	

Bank of America (888) 449-2273

Call Collect outside of the U.S. (509) 353-6656

For more information, please refer to the Union web site:

<http://www.union.edu/cardprogram>

Please remember:

- Pay with credit card whenever a card is accepted.
- Obtain original **Itemized** receipts for all credit card and cash transactions.
- Put receipts in a secure location and/or scan them for your final reconciliation with the IP office.
- Never share your PIN information with others.
- Keep your card in the card sleeve for protection.

IMPORTANT-Your PIN number is very important and will be necessary for cash advances and purchases from Chip and PIN terminals. - Your Union College credit card has a microchip embedded in it as an extra layer of security. When making a purchase, please select "credit" and then enter your PIN number. If the merchant swipes or scans your credit card you may also be required to enter your PIN number. Your PIN number acts as your electronic signature. Should you have difficulty using your Chip credit card, please remember that your card still has the ability to be swiped using the Mag-stripe located on the back of your card; the merchant can also manually enter your account number into the terminal. Even if your card is swiped, always be prepared to enter your PIN number. You have four consecutive attempts to enter the PIN correctly. On the Fourth failed attempt, the Chip will be blocked (although the magnetic stripe will continue to work) and you will need to contact the banks' customer service department for assistance.