

INTERNATIONAL TRAVEL

*****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.
- The card program office must notify the Bank of your need for a PIN number.

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.
- Set up a **PIN Number** to use at "Chip & Pin" terminal. When traveling in Europe, some merchants require a pin number.

Emergency Cash advances

- Please remember to use your Union College credit card whenever possible.
- 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 also need to submit original expense receipts for cash spent.
- 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 Raucci	(518) 388-6534	rauccis2@union.edu

Bank of America (888) 449-2273

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

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

cardprogram@union.edu

Please remember:

Pay with credit card when possible.
Obtain original receipt for all credit card and cash transactions.
Put receipts in a secure location to be turned in upon completion of travel.

**** "CHIP & PIN"-** Most European countries started using "Chip and Pin" credit cards. This allows the card to be scanned at point of sale and the cardholder to put in a pin number to process. If you don't have a Chip card, please contact the Card Program office. A chip card can be ordered for you.