

High Risk Countries

Members **MUST** have their Debit or Credit Cards unblocked for signature purchases when traveling in these countries.

To successfully unblock for member travel, please provide the date leaving, location of travel and dates returning.

Credit or Debit Card—Signature usage.

Australia	South Africa	China	Brazil
Hong Kong	Argentina	Indonesia	Thailand
Japan	Russia	No. & So. Korea	Chile
Malaysia	Spain	Morocco	United Kingdom
Singapore	Italy	Taiwan	Turkey
Romania	Ukraine	Canada	Czech Republic
Saudi Arabia	Guam	Lithuania	Poland
Estonia	Scotland	Ireland	

Members **MUST** have their ATM or Debit Cards unblocked for PIN purchases when traveling in these countries.

To successfully unblock for member travel, please provide the date leaving, location of travel and dates returning.

- Advise members to check on the back of their ATM or Debit Card for the types of systems that support their Debit or ATM card usage.

ATM or Debit—PIN purchases

China	Hong Kong	Indonesia	N & S Korea
Malaysia	Morocco	Singapore	Romania
Taiwan	South Africa	Brazil	Argentina
Thailand	Russia	Chile	Turkey
	Ukraine		Czech Republic

Falcon—Debit, Credit or ATM

- Falcon neural network examines real-time incoming credit and debit authorizations for potential fraud. Using transaction, payment and other variables, in addition to “learned” individual cardholder behavior patterns; Falcon analyzes each authorization to determine the likelihood of fraudulent activity. If fraud is suspected, Falcon personnel will attempt to contact the member. If no contact is possible the account will be blocked until the member calls to verify the activity at 1-888-918-7313.
- To avoid leaving the accounts unblocked longer than needed, please call or an email ODR a few days in advance—Thank you