

# Debit Card Restrictions

At Workers Credit Union your financial security is a priority. To protect you from fraudulent debit card use, we have blocked certain types of debit card transactions. We apologize for any inconvenience this may cause you, but protecting your accounts and Workers from fraud is our primary concern.

Your Personal Identification Number (PIN) is known only by you. It is extremely difficult for someone else to use your PIN to conduct a transaction if they don't know it. However, signatures are easily forged and not regularly checked by all retailers. That is why transactions that exceed a specific amount require the use of your PIN.

| Merchant and Online Purchases  |   |   |
|--|---|---|
| *Unlimited usage for Massachusetts and New Hampshire - You now can use your Workers Debit MasterCard® throughout Massachusetts and New Hampshire, both by using your PIN or signature, in all retail establishments.   |   |   |
| Country  | Signature/Credit  | PIN (Personal Identification Number)/ Debit   |
| USA (Except MA and NH)   | Available for transactions up to \$75.00  | Must use PIN for transactions \$75.00 or greater at the following retail stores: Home Improvement, Discount Store (Kmart), Department Stores, Grocery Stores, Electronic Retailers, Pharmacies, Home Furnishings, Family Clothing |
| Merchant block for POS/PIN transactions over \$49.95 for the following merchants: Stanford Driving School, Zumie#60, Osneaker.com, Craaq, Francescas Collections, Sol*solecociety, Stormys vapor cellar, Captainkangercom  |   |   |
| INTERNATIONAL  |   |   |
| You can use your debit card in the following countries, with these restrictions  |   |   |
| Denmark, France, Greece, Spain, Sweden, UK.  | Use PIN for purchases over \$75.00  |   |
| Spain  | ATM usage   |   |
| Great Britain  | Ticketing Machines - Card Present   |   |
| International Retail   |   |   |
| Signature based transactions denied  | Must use PIN at the following international merchants: Home Improvement, Discount Stores (Kmart), Grocery Stores, Sporting Goods, Electronic Retailers (Best Buy) |   |
| You cannot use your debit card in any of the following countries.  |   |   |
| Brazil, Ghana, India, Indonesia, Kuwait, Mexico, Nigeria, Pakistan, Peru, Philippines, Romania, Russia, Saudi Arabia, South Africa, UEA, Ukraine, Taiwan.  |   |   |
| Online Purchases   |   |   |
| USA, Mexico, Canada & Puerto Rico  | No Limit  | n/a   |
| EZE Top, LycaMobile Strawberry   | You cannot use your debit card at any of these merchants outside the U.S.A  | n/a   |
| Retail card internet purchases for all other countries   | You cannot use your debit card to make purchases  | n/a   |
| Business card internet purchases for all other countries   | Available for credit transactions up to \$49.00   | n/a   |
| * All Pilot Gas Stations in the United States are blocked on our business and retail cards. There is an Auto Sic block on all business cards. Meaning a business card making a purchase for sales, service, repairs, parts for anything automotive and automotive stores will not be approved. |   |   |
| Merchant block for POS/PIN transactions over \$49.95 for the following merchants: Stanford Driving School, Zumie#60, Osneaker.com, Craaq, Francescas Collections, Sol*solecociety, Stormys vapor cellar, Captainkangercom  |   |   |