

Helpful Hints for Using Debit Cards While Traveling

1. What should I do before leaving the US?

Call your local branch to make sure all your current contact information is up-to-date on our system.

2. Do Cypress Bank debit cards work outside the US?

If leaving the US, customers will need to notify Cypress Bank of the countries they will be traveling to and the date they will return.

3. Do Cypress Bank debit cards work in any state in the US?

Yes, all states in the US are unblocked and cards will work anywhere.

4. Can Cypress Bank unblock a debit card inside the US?

All our debit cards ARE unblocked inside the US. We cannot turn off the fraud detection service. That service is in place to protect you and the bank.

5. What restrictions do Cypress Bank debit cards have inside the US?

Houston, Florida, and California have had more skimmer fraud than normal, and we do have some restrictions for these areas.

When traveling in these areas it is helpful to know your debit card PIN and try to initiate PIN-based transactions (rather than "credit" transactions) except at fuel pumps. We recommend you go inside to pay at gas stations due to the risk of skimmers on fuel pumps.

6. My Cypress Bank debit card is restricted, now what do I do?

It is a good idea to program this phone number into your phone. This is to make sure you know the fraud detection service is trying to contact you.

Cypress Fraud Detection Service: 1-877-253-8964

If the fraud detection service tries to contact you and cannot reach you, they will restrict the card. You can call this number 24/7 for assistance.

7. Why isn't my transaction going through?

Your card may be restricted if you are initiating transactions outside your "normal" spending pattern. To help reduce the risk of your card being restricted, you should initiate PIN-based transactions, when possible. Due to recent skimmer activity, fuel pumps should **ALWAYS be initiated as credit or with the gas station attendant.**

8. What is a Skimmer?

Skimmers are devices that criminals attach to fuel pumps and ATM's that can copy the magnetic strip on the back of your debit card. Criminals can then send the information to someone to make a duplicate debit card. If you use your PIN, and they have planted a camera on the fuel pump or ATM, your PIN will also be captured. Thus now the criminals will have your card number and PIN and can go to an ATM, check your balance, and begin withdrawing money.

The safest way to use your EMV (chip) card, to buy fuel, is to pay inside using your PIN or use it as credit at the pump. It is best practice to use an ATM at a financial institution. Bank ATM's are monitored regularly and should have proper cameras and lighting.

If you ever have questions, please give us a call at 903-856-6653 and we will be happy to help. Thank you for choosing Cypress Bank.

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