

Debit Card Restrictions

As a result of increased Debit Card Fraud and our concern for your protection, you will be required to use your PIN (Personal Identification Number) instead of your signature for certain debit card transactions. Further limits as a result of increased fraud in certain geographic areas have been implemented as outlined below:

UNITED STATES		
MERCHANT PURCHASES		
States	Transaction Amount	Personal Identification Number (PIN)/Debit
All States except MA, NH, ME, CT & RI	\$75.00 and Greater	Your PIN will be required for transactions at the following types of retailers: ----- Home Supply Stores, Discount Stores, Jewelry Stores, Department Stores, Grocery Stores, Clothing Stores, Electronic Sales, Computer Software Stores, Gas Stations, Pharmacies, Package Stores, Wholesale Clubs, Hobby & Game Shops, Variety Stores, Miscellaneous Home Furnishings, Shoe Stores, Video Game Supply Stores
In CT and RI	\$150.00 and Greater	
IN MA, NH, ME	\$150.00 and Greater	
In NJ	\$50.00 and Greater	

INTERNATIONAL

If you are planning a trip overseas, please contact the Member Resource Department 978-632-2542 to ensure that your debit card is not restricted in the area where you are traveling.

Any in-person international transaction will be required to be processed as an EMV transaction.

MERCHANT PURCHASES		
You can use your debit card Internationally, with the exception of the following countries:		
Brazil	Romania	Cyprus
Thailand	Philippines	India
United Arab Emirates	Nepal	Colombia
		Countries in Africa

PIN Number Required at the following types of retailers for transactions \$75.00 and up:
 Home Supply Stores, Discount Stores, Department Stores, Grocery Stores, Clothing Stores, Electronics Stores, Pharmacies

Additional International Restrictions (Does not apply to Canada)	
ATM withdrawals	\$250.00 Limit per Transaction
POS withdrawals	\$250.00 Limit per Transaction

ONLINE AND PHONE PURCHASES	
USA and Canada	No Restrictions
International Internet and Phone purchases	Not Available

**These restrictions are subject to change without notice.*

10/2016

