

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:

Please contact us at (978) 632-2542 or by sending a secure message through your online banking to notify us of your travel plans to reduce the impact of restrictions on your card while you are travelling.

UNITED STATES

- Your PIN will be required if you are making a purchase at a gas station outside of MA, NH, CT, ME and RI.
- Fallback Transactions greater than \$50.00 outside of MA, NH, CT, ME and RI will be blocked.
 - Fallback means that the card and the terminal are chip capable, but the transaction reverts to the mag strip. Fraudsters often try to take advantage of this loophole to complete unauthorized transactions on debit cards.

INTERNATIONAL

- All non-EMV transactions outside of the United States and Canada will be blocked.
- Transactions performed in High Risk Countries will be blocked.
 - The list of High Risk Countries may change at any time. Notify us of your travel plans prior to your departure to so that we can place an exemption on your card.

ONLINE AND PHONE PURCHASES

USA and Canada	No Restrictions
International Internet and Phone purchases	Not Available

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

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