

Car Rental FAQs & Travel Tips

Why should I notify Financial Health FCU (FHFCU) that I am renting a vehicle?

FHFCU does whatever we can to protect you from identity theft and unauthorized transactions posting to your account. To prevent your card being blocked due to unusual or suspicious activity happening in unfamiliar locations, our fraud department will shut off your debit card in hopes that they are preventing you from incurring a monetary loss.

When using a debit card to rent a vehicle; the majority of car rental companies require a deposit in addition to the expense of renting their vehicles. Their required deposit could be \$200 or more causing a hold to be placed on your checking account until a few days **after** the vehicle has been returned.

By letting FHFCU know you are renting a vehicle in advance, we can inform the fraud department which would prevent your debit card from being blocked which can cause added inconveniences, delays and embarrassment when using your debit card.

TIP: It's important that your contact information on your account profile with FHFCU is up to date, so we can quickly notify you about any unusual activity.

Monitor your account on a regular basis.

Many people do some of their banking online or through a mobile app. But for the frequent traveler, online and mobile banking are invaluable ways to check and manage your accounts from mostly anywhere, including the beach. Just remember, it's important you know the answer to your online banking security question—you'll need it if you log in from a new device.

Why should I notify FHFCU that I am traveling internationally?

By letting FHFCU know you are traveling in advance, we can inform the fraud department that you are traveling outside of the country preventing your debit card from being blocked which can cause added inconveniences, delays and embarrassment when using your debit card.

When traveling internationally, FHFCU wants to ensure you can safely access your accounts from outside the United States. Please make sure you know your PIN (Personal Identification Number), it is especially important that you do not write it down in the same location as your card or share it.

Many foreign ATMs do not have letters on the keypads, a 4-Digit Numerical PIN is required for debit or credit cards. Also, many will not accept a PIN starting with zero (0).

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Co-op Shared Branch Network (Shared Branching)

FHFCU has partnered with Co-op Shared Branch network to allow you to perform a range of transactions at another credit union nationwide and in other countries as well.

This is a great alternative, when traveling, if you lose your debit card, need to access funds after FHFCU's normal business hours or just need withdraw more than your ATM daily cash limits. Please keep in mind for security purposes there is a maximum daily cash withdrawal limit of \$1,000.

Alliance One Network

FHFCU has partnered with Alliance One network to allow you to access over 30,000 ATM locations nationwide without foreign ATM surcharges.

Contact information

Phone numbers

Website

FHFCU Member/Account Services	317-559-7272	www.fhealthfcu.org
Co-op Shared Branch Locations	888-748-3266	www.coop.org
Alliance One Network	317-559-7272	www.allianceone.coop
Lost/Stolen ATM/Debit card	855-808-8318	
Debit Card Fraud Department	888-918-7313	
FHFCU Visa Credit Card	855-517-2615	

FHFCU Business Hours:

Monday	9:00 a.m.- 4:30 p.m.
Tuesday	9:00 a.m.- 4:30 p.m.
Wednesday	12:00 p.m.- 4:30 p.m.
Thursday	9:00 a.m. - 4:30 p.m.
Friday	8:00 a.m. - 6:00 p.m.