

Before you leave...

For your protection, our fraud screening service keeps a close eye on suspicious card activity, including when you travel, so it is important to call us before you leave. We will note your account and help minimize authorization issues while you are gone.

You may reach us toll-free within the United States or out of the country at 1 (707) 527-6216.

Important Notice of Fraud Against VISA Debit Cards

The Office of Foreign Assets Control (OFAC) is blocking Members from using their Sonoma Federal VISA Debit cards while traveling in the following countries:

Check the current country sanction list prior to traveling by clicking on the link below:

<http://www.treasury.gov/resourcecenter/sanctions/Programs/Pages/Programs.aspx>

How Am I Protected From These Occurrences?

In these types of situations, Sonoma Federal VISA debit cardholders are protected with \$0 fraud liability and VISA's rapid response anti-fraud system is activated immediately upon Sonoma Federal being notified. This means that, **as an affected cardholder, you are not responsible for any fraudulent charges** that appear on your account as a result of this incident.

Next Steps

Unfortunately, the list of countries targeted changes frequently, so we encourage Members to visit our website regularly to keep informed about emerging concerns – especially prior to traveling out of the country.

What to Do if Your Card or PIN Are Compromised

Should you learn that either your card number or PIN have been compromised, please contact 1 (304) 528-2400 during business hours or 1 (866) 820-8836 after business hours to report your card lost or stolen. Please be assured that we are taking every step necessary to respond immediately and provide uninterrupted service to you. Should you have additional questions, please contact us.

Non-Business Hours: 1-866-820-8836