



IMPORTANT CHANGES EFFECTING DEBIT CARD TRANSACTIONS

Athol Savings Bank is committed to providing you with the most advanced fraud protection solutions available in the market place. In keeping with this commitment, we have implemented a tool which allows us to restrict debit card use in countries identified as having a high volume of fraudulent activity.

Due to an increase of fraudulent debit card activity initiated by foreign merchants, we will be blocking transactions originating in the following countries: Afghanistan, Albania, Andorra, Angola, Antigua and Barbuda, Argentina, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Belarus, Belgium, Belize, Bermuda, Bolivia, Bosnia & Herzegovina, Brazil, Bulgaria, Cambodia, Cameroon, Canada, Cayman Islands, Chile, China, Colombia, Costa Rica, Cote D'ivoire, Croatia (Hrvatska), Cyprus, Czech Republic, Denmark, Dominican Republic, Ecuador, Egypt, El Salvador, Estonia, Finland, France, Georgia, Germany, Gibraltar, Great Britain, Greece, Guatemala, Guyana, Holy See (Vatican City), Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Ireland, Iraq, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Republic of Korea (South), Kuwait, Kyrgyzstan, Latvia, Lebanon, Libyan Arab Jamahiriya, Liechtenstein, Lithuania, Luxembourg, Macau, Macedonia, Malawi, Malaysia, Maldives, Malta, Mauritius, Mexico, Republic of Moldova, Morocco, Mozambique, Myanmar, Netherlands, New Zealand, Nicaragua, Niger, Nigeria, Norway, Oman, Pakistan, Panama, Paraguay, Peru, the Philippines, Poland, Portugal, Puerto Rico, Qatar, Romania, Russian Federation, Rwanda, St Kitts and Nevis, Saudi Arabia, Senegal, Serbia, Sierra Leone, Singapore, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Taiwan, Tajikistan, Tanzania, Thailand, Trinidad, Tunisia, Turkey, Turkmenistan, Ukraine, United Arab Emirates, Uzbekistan, Venezuela, Vietnam, Zaire and Zambia. This list of countries may change in the future, so please refer to our website, atholsb.com, or call us at 888-830-3200 to obtain the most current list of blocked countries.

If you are planning to travel to a country listed in our "blocked" list, please give us a call so that we may discuss alternative means of accessing cash while you are away.