



## Buy foreign currency before you travel!

Simple Online Ordering. Avoid high fees and inflated exchange rates.

Touchstone FCU has been appointed as an authorized foreign currency exchange provider by eZforex.com, the world's first internet-based foreign currency exchange provider. eZforex offers the best and most current foreign exchange rates available for over 100 countries.

### Be prepared before you touch down in a foreign country.

- Purchase your foreign currency online or through one of our branches
- Avoid long lines after a long overnight flight
- Avoid unnecessary fees and inflated exchange rates in airports, hotels, and banks
- Avoid the new 3% surcharge on purchases when using Visa and MasterCard credit cards overseas

### How it Works

- **One-stop Shopping.** eZforex simplifies your shopping experience by offering over 100 foreign currencies delivered securely via UPS to your home or office.
- **No Hidden Fees.** You only pay the current exchange rate plus shipping.
- **Delivery.** Once the payment clears, the order is shipped for the next business day delivery. You should receive your currency within 5 to 7 days.
- **Notification.** eZforex places a courtesy call and sends an e-mail alert that your order is on the way.
- **eZ-Value Code.** For online orders, when asked, use the following code "ezfx2save" in the eZ-value code box, then click Apply. From time-to-time savings may be realized.

### Key Benefits

- Purchases are **securely delivered** by eZforex partner, **Travelex**, a name you can trust.
- **SAVE** up to 3% on Credit Card SURCHARGES on items purchased overseas.\*
- You can Purchase **Currency Price Protection** to lock in the value of your foreign currency order. Now purchase up to \$2,500 USD of most foreign currencies and return any amount at the same exchange rate as originally purchased.
- Simple **online ordering** with convenient and secured delivery options, guaranteed.
- Save by purchasing foreign currency prior to departure and **avoid escalated fees and inflated exchange rates** in airports, hotels and banks.
- **Plan ahead** to purchase foreign currency. Use the e-mail Reminder – just complete the online form and an e-mail will be sent 30 days prior to your departure reminding you to place your order.

*\*Effective April 2, 2005, major credit card companies are now adding a 3% surcharge to all currency purchases made overseas. The charge is added to your regular monthly statement. It's always best to arrive in a country with some of the currency in your pocket.*

### How do I get started?

- Click on the link from Touchstone FCU to eZforex.com.
- Then place your order in three quick steps: Convert, Add, and Check Out

### What do I do if I want to return foreign currency?

- Members can only return foreign currency purchased through this program
- Member picks up Foreign Currency Return Form from the Service Center
- Member is responsible for shipping currency
- Check is mailed to member within 3-4 business days of receipt of currency

