

Vacation Banking Checklist

Keep Your Money Secure While You Travel



Just in time for a popular travel season, know how to protect your finances while enjoying the beach, mountains, or city life on vacation. Complete this quick and easy checklist before signing off and taking some much needed R & R.

Notify your bank.

Add your bank and credit card company to the list of people you should notify before you travel. The use of a credit or debit card in a new location is a red flag for banks when monitoring for fraud and could cause a freeze to be placed on your cards. To avoid this, a quick call to your bank will add a travel notice on your account with where you are traveling and when you expect to return.

Make copies of important documents.

A missing wallet causes stress that doesn't belong on vacation. Keep copies of your IDs and card issuer contact information in a separate, secure location so you are able to receive replacement cards. Leaving a copy with a trusted friend or family member at home could come in handy as well.

Pay your bills and hold your mail.

Even though you think you'll remember, the last thing you want to do on vacation is pay bills. Pay all your upcoming bills in advance or arrange for automatic payments. It is a good idea to contact the post office to hold your mail. Doing so will keep sensitive information like bank statements more secure.

Sign up for mobile banking.

Online banking is invaluable to travelers who want to monitor and manage their accounts on vacation. Mobile banking allows you to set up text alerts when your card is used. This can be essential for alerting you if your cards are experiencing unauthorized transactions and stop them.

Acquire some cash.

Just in case you lose your card, it is a good idea to have some cash on hand. However, unlike with most unauthorized credit card transactions, stolen or lost cash is gone for good, so keep it to a minimum for emergencies. For international traveling, make sure to order foreign currency ahead of time.

Separate your money.

Keeping all your cash, debit, and credit cards in one place is asking for trouble. Clean out your wallet so you only have the essentials and divide your money by keeping spare cards and cash in the hotel safe. Always have a method of payment on your person in a secure location.



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