

Online Security

Eight Financial Safety Travel Tips

Plan to travel at home or abroad? While you plan for your personal safety, remember to take time to plan for your financial safety as well. A few precautions taken before you leave home can help you to more easily overcome situations you may encounter that can cost you financially.

- **Don't carry too much cash.** Make it a point to limit the amount of cash you carry at any one time to \$300 or less in the currency of your destination country.
- **Travel with one credit and/or debit card in hand, but carry a spare.** Carry one credit and/or debit card with you to limit the amount that can be stolen should you lose your card. Carry a spare card in case something happens to the first card, but keep it locked away for safekeeping once you arrive at your destination. Test your ATM, credit, and/or debit cards before you leave home to make sure they work, and be sure that they will not expire while you are away.
- **Keep important phone numbers separate from your cards.** Remember to write down the 800 numbers of the cards you do take with you. Keep them separate from your cards. If a card is lost or stolen, you can quickly locate the phone number and stop access to that card.
- **Inform Touchstone FCU about your travel plans.** For the safety, security, and peace of mind of our members, we have a security "lock-out" on your Credit Cards that will not allow you to use the card overseas at all. This security precaution could freeze your account when you try to use it overseas unless you've informed us of your plans. On your written request, we can release that "lock-out" feature for as long as you plan to stay abroad.
- **Commit your PIN number to memory before you leave.** ATM machines outside of North America only support four-digit pins and may not support letters on their keyboards, or the keyboard may seem unfamiliar because the letters and numbers may appear in a different order. Be sure to use a four-digit numeric ID for the card's PIN and commit it to memory!
- **Decide if traveler's checks are right for you.** People feel comfortable using traveler's checks while on vacation. They are safer to carry than cash, and a reputable company that issues traveler's checks can usually reimburse you within 24 hours if they are lost or stolen. However, fewer merchants may accept them and there may be high fees associated with cashing the checks overseas. If you choose to use traveler's checks, keep one copy of the issuer's phone number, check numbers, and other information with you, but separate from your checks — and leave a copy at home.
- **Take a small amount of foreign currency with you before you leave.** Order foreign currency from eZforex.com before you leave (through the link provided in "Additional Services" on the touchstonefcu.com website). Having a little foreign currency on hand when you touch down allows you to get more familiar with your surroundings before you have to worry about exchanging money.
- **Monitor your accounts and credit cards through Home Banking.** Remember, fraud is all around us. Touchstone FCU has taken many steps to ensure your financial safety, including offering safe, secure, online account access. With our Home Banking system, touchstone@home, you can monitor your accounts and credit card activity (anytime, from anywhere) to more quickly catch any fraudulent activity being perpetrated. View your accounts regularly. Be sure to view your accounts and card activity before leaving for your destination and following your return.

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