

Debit Card use is on the rise as consumers avoid using their credit cards. The reasons vary, from attempting to prevent accruing more debt, to dissatisfaction with increased fees. If you are one of these individuals, it's important to know that while Debit Cards are a great tool for managing money, the cards have some features which travelers should be aware of.

### **Let your bank know you will be traveling.**

Extra precautions are in place to help minimize Debit Card fraud in some countries. Before traveling, notify your financial institution of your dates and destinations. That way they can help you avoid interruptions or problems accessing your funds by updating your card monitoring for that timeframe and checking your destination for card blocking.

### **Keep your contact information updated.**

When you change your phone number (including cell phone), be sure to let your financial institution know of the change. That way, if there is suspicious activity, they will be able to contact you to confirm whether it is valid or not. The sooner fraudulent activity is detected, the quicker it can be properly dealt with.

**Memorize your PIN.** Always keep your PIN a secret and never share it with anyone. Don't keep your information in your wallet or write it on your card. Also don't save private information on a note in your phone in or other location within the device, in case your phone is stolen.

**Be cautious of your surroundings.** When using an ATM, make sure you are in a well-lit area and are aware of your surroundings. Try to use a lobby bank location instead of a stand-alone kiosk, usually bank personnel often check their ATMs for potential fraudulent devices or cameras. Watch for suspicious devices, such as card skimmers, attached to the Debit Card readers.

**Enroll in CardValet.** Take a proactive approach to deterring fraud on your accounts. This smart phone App allows you to: receive alerts to monitor all or specific transactions; turn your card off when not in use; set controls by location, restrict transaction types, and establish transaction limits by amounts.

**Bring an alternative method of payment.** You should never rely solely on your Debit Card when traveling. Either bring cash with you, or have more than one method of payment such as a credit card, prepaid gift card, or ATM card.

It is possible to enjoyably travel with a Debit Card as your primary method of payment; however, you should make appropriate plans to prepare for the above concerns. One last idea: Create a separate "Trip Bank Account" accessible by your Debit Card with only a limited amount of funds in it to minimize losses in case of a theft or other security breach. Consult your local banker on the best options available to you for an *easy, safe and stress-free* vacation.

