

How to Protect Your Money When You Travel

You're going on vacation, and you know you're going to spend money.

So what's safer to carry – plastic or cash?

Experts say plastic, because credit and debit cards have built-in protections if they are lost or stolen.



Here are some tips:

- Contact your card issuer and tell them when and where you'll be traveling. That helps keep credit and debit cards from being shut down as a potential fraud concern if they are used in unexpected locations.
- Keep track of the toll-free numbers on the back of your cards so you can report lost or stolen cards quickly.
- Make copies of your cards and securely store them or leave them with a trusted family member in case you need access to the card numbers.
- Consider carrying more than one credit card. You'll have a spare if one is lost, stolen or rejected, and not all merchants take all credit card types.
- Don't carry all your cards in the same place. You don't want to risk losing all at once. Keep the extras in your hotel-room safe, or at least in a separate pocket.
- Use your debit card at ATMs when getting cash. And use ATMs you trust, such as those at financial institutions.
- Report a lost or stolen card immediately.
- To help protect yourself from pickpockets or purse snatchers when traveling in crowded, unfamiliar areas, keep your wallet in a zip-up pocket or pouch, and keep your purse zipped or latched and carry it close to your body.

Have a good trip, and be careful out there.