

Travel

- ✓ **Make copies of all your travel documents (such as your passport) and credit/debit cards,** and leave them with a trusted person before you go. Should anything be lost or stolen, you'll be able to quickly access account numbers and other needed information.
- ✓ **Make sure your debit card and PIN will work if you are traveling outside North America.** Also, investigate exactly where you can use them. Check with your financial institution before leaving.
- ✓ **Bring an extra credit card.** Store it in a secure place, away from your other cash and card(s).
- ✓ **Notify your credit card provider that you will be traveling.** This avoids the possibility that your overseas purchases will be labeled as suspicious and rejected.
- ✓ **Bring a list of emergency phone numbers,** including a number for each of your credit cards in the event they are lost or stolen. (Remember that U.S. toll-free numbers generally don't work outside the United States and Canada, so bring local numbers.) Immediately report a lost or stolen card.

- ✓ **Hide your cash.** Use a money belt or other security device. Be discreet when opening your wallet or purse, so others can't see how much cash you're carrying.
- ✓ **Don't fall for financial scams run on tourists.** If something sounds too good to be true, it probably is.

Your credit union is always available to assist if you have any questions about the security of your accounts, and can help advise you should you suspect an account has been compromised. We are here to help.



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PROTECTING YOUR FINANCES AWAY FROM HOME



**A checklist of safety measures
you can take while out & about**

No one wants to be a victim of theft or fraud, but many become victims due to carelessness or ignorance. Knowing some basic security measures can be important in protecting your finances and your good name. Here are some basic “how-to’s” for keeping your finances safe while you are out and about.

Your Wallet

- ✓ **Be careful about what you carry with you.** Don’t routinely carry important documents, such as a Social Security card or passport. Don’t write down passwords and keep them with you. Memorize passwords and your Social Security number, and keep the paper copies in a secure location at home.
- ✓ **Protect your ATM, debit and credit cards.** Don’t carry cards with you if you don’t need them. Know where they are at all times and keep them secure.
- ✓ **Be mindful of security.** Keep your wallet/purse safely close to you and be aware of your surroundings at all times.

ATMs

- ✓ **Safeguard your personal identification number (PIN).** Don’t keep a written copy of it with you; memorize it. Don’t share your PIN with anyone. Don’t fall for calls or emails asking

you to “verify,” “confirm” or “update” your PIN. Make sure that no one can easily see your PIN as you enter it at the ATM keypad.

- ✓ **Choose an ATM carefully.** Avoid ATMs in dark or remote areas, or where people seem to be loitering. Leave immediately if you see something suspicious. This includes unusual-looking devices on or near the ATM – these could be a sign of crooks “skimming” or recording your account information for fraudulent use. Choose an ATM whose owner is clearly identified – a federally insured financial institution or trusted merchant is safest.
- ✓ **Withdraw cash safely.** Have your ATM card in your hand as you approach the ATM. Put the cash and receipt away quickly and keep moving.
- ✓ **If you use a drive-up ATM, keep the engine running,** lock all doors and roll up the passenger-side windows.
- ✓ **If it’s at night, park in a well-lit area close to the ATM** and, if possible, take another person with you.
- ✓ **Promptly report anything suspicious.** Immediately notify the credit union if any of your cards is lost or stolen, you notice anything suspicious at an ATM, or you see an unauthorized ATM or debit card transaction on your bill.

Shopping

- ✓ **Never leave transaction receipts** on counters at stores, financial institutions or gasoline pumps.
- ✓ **Protect your ATM/debit card at retail establishments.** For example, if you notice an employee swiping your card through two devices instead of one, the second device could be recording your account information for use in making a fraudulent card. Report that situation to a manager and your card issuer.
- ✓ **Don’t carry large amounts of cash.** Try not to allow others in line see how much cash you have in your wallet.
- ✓ **Consider charging purchases.** You are better protected with a credit card than a cash purchase, in case something goes wrong.
- ✓ **Know who you’re dealing with.** Do business only with reputable establishments.
- ✓ **Use safe online shopping practices,** whether you shop from your home or office computer, or a laptop while out and about. Never provide credit card or other personal information unless you are absolutely sure who you’re dealing with, and unless you’re certain the transaction is secure.