

SENIOR NUGGET – June 2013

TRAVEL TIPS FOR SAFE TRAVEL

ALWAYS BUY TRAVEL INSURANCE - USA medical cards do NOT work in most of the nations. If insurance is purchased along with plane ticket, cost is a bit lower. It's well worth the peace-of-mind.

ALERT CREDIT CARD COMPANIES - advise them what countries you will be in, the date you leave, and your return date. This helps fraud departments stop bogus charges if your card is used where you aren't. And, it reduces the risk that your card will be frozen when you use it far from home.

SECURE YOUR MAIL - Get a friend or neighbor to pick up your mail daily, or stop your mail at the post office.

Also, stop the newspaper, and **don't broadcast your travel plans on social networking websites.**

CLEAN OUT YOUR WALLET - Pickpockets love tourist destinations. Take only essential identifiers, like your driver's license and just two credit cards - carry one with you, and lock the other one in the hotel room safe in case your wallet is stolen.

NEVER CARRY your **Social Security** or **MEDICARE CARD** in your wallet, and leave your checkbook at home.

MAKE COPIES OF: plane tickets, hotel reservations, passport, driver's license and credit cards - and leave copy with a relative or friend. Carry a copy with you hidden in socks, money belt etc.

Make a list of contact numbers of your credit card providers so you can call them if your pocket gets picked.

PROTECT YOUR SMARTPHONE: These are gold mines for ID thieves. If you use a smartphone, protect your personal information by using the security settings to lock your screen with a password.

Then install a GPS location tracking app on your phone such as "Where's My Droid" for Android devices, or if you're an iPhone user, activate the built-in "Find My iPhones" app.

You can also set your phone so that if it does get stolen, you can remotely erase

its data. Your wireless carrier may offer this service, and many other security apps include this feature.

USE SAFE ATMs – If you need cash while traveling, use ATMs that are located at banks. These are more secure than stand-alone ATMs, which can be rigged to capture your card information that thieves can then steal.

SAFEGUARD YOUR HOTEL ROOM - Never leave your wallet, passport, credit cards, or other valuables lying around your hotel room. Keep them with you or lock them up in a hotel safe. If you have a laptop computer, get a locking device that lets you lock it to something fixed in the room. Your local computer store can help you with this.

BE CAREFUL USING HOTEL COMPUTERS AND FREE Wi-Fi NETWORKS – Don't access your personal accounts or disclose any of your financial information on hotel or public computers or on public Wi-Fi networks. You never know what identity-stealing software is at work.

FREEZE YOUR CREDIT - A temporary freeze denies access to your credit history, so ID thieves can't open accounts in your name while you are away, but it doesn't stop you from using your credit card.

To set up a freeze, contact one of the three credit bureaus: Equifax (equifax.com, 800-685-1111), Experian (experian.com, 888-397-3742) and TransUnion (transunion.com, 877-322-8228). It typically costs around \$10 per credit bureau to freeze your account and \$10 to unfreeze it. If you're going to be gone for an extended period of time this is a good extra protection.

DO NOT DISPLAY MONEY TO ANY VENDORS OR SALES CLERKS

**KNOW YOUR HOST COUNTRY CURRENCY IN ADVANCE,
RATES CHANGE DAILY**

May your travels be safe and pleasant.

Vivian Stevens, Senior Ministries Director