



TIPS ON TRIPS



(NAPSA)—Traveling today isn't as easy as it used to be. You have to juggle luggage, boarding passes and identification cards and are subjected to numerous security measures. This means you have an increased risk of theft, not only while in transit, but also after reaching your vacation destination.

Using credit cards instead of cash while traveling is not only safer, but can also be more valuable. In some cases, especially when traveling internationally, credit cards may assist in securing better exchange rates than other methods of obtaining foreign currency. Credit card companies can also refund disputed charges and may offer extra guarantees or warranties.

Although Your Credit Card Companies customers are not held responsible for unauthorized purchases, these common-sense tips from the organization will help ensure card users don't find themselves victims of stolen cards or other personal information that can lead to identity theft:

- **Plan Ahead.** If you're going to be out of town for longer than one billing cycle, remember that many issuers allow you to schedule a credit card payment online or by phone. Scheduling payments before you travel will help you avoid late fees and possible negative information on your credit report.

- **Priority Mail.** Make arrangements for your mail with the post office before departing. Mail piling up in your mailbox could end up in the wrong hands.

- **Leave a Paper Trail.** Save receipts and keep track of the places you used your card. Make sure receipts are stored in a safe place so they can be checked against your credit card statement to ensure unauthorized charges do



You can protect yourself from theft while traveling.

not go unnoticed.

- **Lighten Up.** Carry only the personal information absolutely necessary for vacation, such as a passport or driver's license. The less personal information you have, the better off you will be if your purse or wallet has been stolen. When traveling by air, always keep copies of these important documents in a separate part of your luggage, such as a carry-on bag.

- **Hold On.** Keep cards on your person. Most travel stores carry small bags in which you can keep cards, cash, and other items you will need to access while out and about.

Your Credit Card Companies is a group of six major financial services companies—Capital One, Chase, Citi, Discover, MasterCard and MBNA—with a shared commitment to providing consumers with practical and timely information about virtually all aspects of consumer credit. For additional tips on preventing credit fraud and identity theft, improving financial literacy and management and credit reporting and scores, visit www.YourCreditCardCompanies.com.