



## Planning a Trip? Plan Ahead to Keep Your Money Safe

Summer is a popular time for family vacations, and First American Bank doesn't want you to leave home without the information you need to keep your money safe.

Nothing can ruin a vacation like losing your wallet or running out of funds. Let First American Bank help you be better prepared for travel emergencies.

Financial professionals agree *the safest and most convenient way to take money with you when you travel is to bring a small amount of cash and carry a debit, credit or ATM card*. Cards are easy to carry, easy to use and often have the lowest fees and the best exchange rates.

**If travel plans are in your future—whether domestic or international—take the time to plan ahead to keep your money safe. Below are some tips about what to take care of before you take off:**

- **Let First American Bank know when and where you will be traveling—in particular if you will be traveling somewhere other than the U.S., Canada or Mexico. First American Bank debit cards will not work outside of U.S., Canada or Mexico unless you have specifically instructed us that you will be traveling abroad.**
- Call or stop by to find out what ATM or debit card fees you may be subject to in this country and abroad.
- If you are traveling overseas, keep in mind that ATMs in many countries only accept four-digit personal identification numbers (PINs), and some countries have keyboards with numbers only, while others do not acknowledge zeros. Ask one of our personal bankers if you should create a new PIN for your account before you take your trip.
- Carry a back-up card that you keep in a separate place. Families or couples may get even greater back-up coverage if each person takes a different card.
- Make copies of the fronts and backs of all the credit and debit cards you will be carrying, as well as copies of your driver's license, passport and itinerary. Take a copy with you and give a copy to someone you trust back home. Be sure to also include the security codes and customer-service phone numbers for your cards.
- Bring a list of emergency phone numbers—but remember, 800 numbers can only be used in the United States and Canada. Before you leave, be sure to get the number from First American Bank that you can call if you are out of the country.
- Many credit cards provide travel accident insurance and traveler's assistance. Ask your credit card company what special services are available through your card.
- Last minute tips: check your balance before you leave; know the limits on how much cash you can withdraw; save all your receipts.

**Whether your destination is overseas or closer to home, take these steps toward a worry-free vacation. Keep your money safe and enjoy yourself!**