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Preventing Financial Fraud/Theft While Traveling

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Now that summer has unofficially begun, many of us are starting to think about planning a vacation. Travel bookings and online searches for airfare and hotels are surging. We wanted to offer some practical travel tips that can help you avoid becoming a victim of theft or fraud.

Before You Go:

- Clear out your wallet and remove all items not necessary for your trip. In other words, bring the fewest number of items that contain your personal information.
- Alert your bank and credit card companies to your travel plans including dates of travel and destinations – particularly if you will be traveling outside the country.
- Make copies (front and back when necessary) of your credit/debit cards, your license, your passport, and your travel documents and details. Store these in a separate place from the originals. Do not pack these copies in your checked luggage.
- Prepay any bills that might come due while you are traveling. You want to avoid paying bills online while you are away – especially if your only Wi-Fi access is a public connection.
- Don't mention anything about your upcoming or current travel plans on social media. You should not entice someone to "visit" your home in your absence.
- Make sure your home looks occupied while you are out of town. Set indoor and outdoor lights on timers that mimic your usual behavior. Also, arrange for your mail, newspapers, and any packages that might be delivered while you are away to be picked up by a neighbor. Nothing advertises your absence like a pile of newspapers at the end of your driveway or an overflowing mailbox!
- Do not pack anything valuable in your checked luggage, including your passport, driver's license, credit/debit cards, cash, or prescription medicines.
- Do some quick online research to learn about the common scams you might encounter in your destination. This way, you will know what to look for and recognize how to avoid becoming a victim.
- Research your destination before you go – especially the logistics of getting around. If you already know the best way to get from the airport to your hotel, for example, you won't be susceptible to any touts who may be waiting outside for unsuspecting and confused travelers.

While You Are Away:

- Be wary of extra-helpful strangers who may try to get physically close to you or to distract you so they can pickpocket you.
- Don't access any online personal accounts - particularly financial or medical accounts - especially if you are on a public Wi-Fi connection.
- Use your hotel room safe to store your extra cash, electronics, credit cards, passport, license, jewelry and any other items of value or that contain personal identifying information.
- When using an ATM, look for one associated with a well-known, major bank that is also located in highly-trafficked area. Ideally, an ATM in a bank lobby.
- Understand the fees charged by banks for out of network withdrawals. While these fees are not a scam per se, they can add up quickly.
- When you are out and about for the day, avoid placing anything of value in a backpack, shoulder bag or a back pocket. If you can, place your money, identification, and credit card in a small, discreet wallet on a cord that can be worn under your clothing. These are often referred to as a "neck safe" or a "neck wallet". This advice is particularly apt if you will be in crowded tourist destinations, at a street fair or night market, or on public transportation - all places savvy pickpockets may be looking to ply their craft.
- Stay alert to potential scams. Common ones include:
 - o The cab with a "broken" meter,
 - o The driver who tells you the hotel, store, or tourist destination you want to go to is "closed" and suggests he/she can take you to a "better" place instead;
 - o A call to your hotel room, purporting to be from the front desk and asking you to verify your credit card information. Keep in mind that hotels will not verify your credit card information over the phone. If you receive such a call, hang up. If you want to confirm whether this was a legitimate request or not, go down to the front desk in person.
 - o Unlicensed currency exchange booths,
 - o Fake public disturbances designed to distract your attention so that you can be easily pickpocketed.

While most people on the go travel safely around the world, it certainly helps to be prepared and to understand the kinds of issues you might face. A little advance preparation, a small amount of skepticism, and some knowledge about your destinations will go a long way toward keeping you and your travel mates from falling prey to fraud. We hope your upcoming trips are safe and positive, life-enhancing events!

Please contact your wealth advisor for your BLBB personalized luggage tag to help identify your luggage more easily.

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