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## **ICBA Offers Tips for Travelers**

*Planning Ahead Can Help You Keep Your Money Safe*

**Washington, D.C. (May 7, 2010)**—With summer just a few weeks away, and industry experts predicting travel will pick up this year, both domestically and internationally, the Independent Community Bankers of America (ICBA) and the nation's nearly 8,000 community banks don't want consumers to leave home without the information they need to keep their money safe.

"Nothing can ruin a vacation faster than losing your wallet or running out of funds," said Jim MacPhee, ICBA chairman and CEO of Kalamazoo County State Bank in Schoolcraft, Mich. "Community banks can help customers be better prepared for travel emergencies."

Financial professionals agree that 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.

But travelers still need to plan ahead. ICBA offers these tips on what you need to take care of before you take off:

- Let your community bank know when and where you will be traveling so that you will avoid any potential for fraud alerts when out-of-the-ordinary transactions are posted.
- Call or stop by your community bank to find out what ATM or debit card fees you may be subject to in this country and abroad.
- If you're 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 your community bank 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 all the cards you'll be carrying. Be sure to copy the front and back of the card. Take a copy with you and give a copy to someone you trust back home. Be sure to also include the security code for the card and the customer-service phone number.
- Bring a list of emergency phone numbers, but remember, 800 numbers can only be used in the United States and Canada. Be sure to get a number for your bank that you can call if you're out of the country.
- Many credit cards provide travel accident insurance and traveler's assistance. Ask your community bank what special services are available through your card.

- Check your balance before you leave. Know the limits on how much you can withdraw. Save all your receipts.

“Whether your destination is overseas or closer to home, it really is better to be safe than sorry. And your community bank can help you make sure that you’re safe,” MacPhee said.

For more information about ICBA, visit [www.icba.org](http://www.icba.org). To find a community bank, visit ICBA’s community bank locator by clicking [here](#).

**About ICBA**

*The Independent Community Bankers of America, the nation’s voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit [www.icba.org](http://www.icba.org).*

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