

Enjoy a Scam-Free Vacation This Year

The summer months are a great time for vacations. Whether traveling to the beach, the mountains, theme-parks, or traveling out of the country, there is always a chance that a scam could totally wreck a vacation. The Federal Trade Commission's website has some great advice about how to avoid being scammed while on vacation. Here are some highlights, and we have included a link to the full article at the bottom of the page.

When planning a vacation, there are a lot of things to remember and take into consideration. How to get there, where to stay, what to pack, and how much extra spending money to take are some key points in the planning process. Travel and lodging arrangements are something that you want to nail down way ahead of time. A couple of ways to try to protect yourself from scams are to make sure you use only trustworthy websites, talk to people who have been there before, read the reviews, and if you feel comfortable, use your credit card to pay.

Once you are on your vacation, never sign your name to a document without knowing all the terms and conditions and exactly what you are agreeing to. Some vacation destinations will host time-share type meetings and/or have salesmen that try to get you to sign up for something. Always read the fine print, and consider the consequences of your actions before agreeing to anything.

When traveling, it is always best to minimize use of your debit card. Take a reasonable amount of cash to use for small dollar purchases and use a credit card for larger ones. This gives you more protection and allows you to dispute unauthorized charges without them actually hitting your bank account and hard earned money.

Be mindful of public WIFI while traveling. You never know what scammer is also on the public WIFI trying to steal your information.



Member F.D.I.C.

Sources/Resources:

<https://www.consumer.ftc.gov/blog/2019/05/make-it-scam-free-vacation>

How to have a dream vacation:

Do your research.

Never pay for "Prize" vacations.

Never sign anything without knowing all of the terms and conditions.

Use a credit card.

Take steps to protect your identity while traveling.

Tips from The Bank of The West:

Use your debit card with caution. Always have a backup method of payment in case your card is declined. Use Credit Cards for more protection against fraud.

Let us know beforehand if you will be traveling out of the state or country.

Leave unnecessary important documents at home in a safe place.