

Going on vacation?

Here are tips to keep in mind...

Your summer vacation is finally here. You're looking forward to hitting the road and enjoying some well-deserved time off.

But before you head out the door, you should be aware of one of the top dangers of the road – identity theft. In fact, your laid-back, carefree “I’m on vacation” attitude may make you even more vulnerable to identity fraud, one of the fastest growing crimes in America.

Here are useful tips that can help you come home with your identity intact, as well as those souvenir T-shirts.

- **Leave It At Home.** Clean out your wallet or purse. Only take credit cards you need, and other documents such as driver's license, passport, health insurance, car insurance and roadside assistance cards. Leave the rest of your cards, including your checkbook, in a safe place at home.
- **Pack A Backup.** Take a backup credit card with you and keep it in a separate place, not your wallet or purse. If the credit card in your wallet is stolen, and thieves begin to run up charges, your credit card company may temporarily close your account. You may be able to prevent an unexpected shutdown by alerting your credit card company or bank to the dates of your travel and destinations.
- **Make Copies.** Make two photocopies of your identifying information (e.g. passport, driver's license). Leave one copy at home in a safe place that can be accessed by a trusted individual in case of an emergency. Carry the other one with you in a separate place from your passport or license.
- **Consider Prepaid Cards.** Many banks provide prepaid debit cards that are accepted anywhere that takes credit cards. These cards, available in a variety of denominations, are useful because they are not linked to your bank account. If stolen or lost, the bank will cancel the card and refund the amount minus a processing fee.
- **Not In Your Suitcase.** Thieves look for quick-hit targets. Never keep your valuables, money, credit cards and other identifying information in your suitcase even if it locks. If flying, be sure to pack medication, jewelry and cameras in your carry-on bag.
- **Lock It Up.** Place all valuables, including wallets and purses, in a hotel safe when you're not in your room. Even a short trip to the pool will give enough time for thieves to score. Hotels and cruise ships often have safe deposit boxes instead of safes you can use.
- **The Disappearing Wallet.** Another good rule of thumb is to keep your driver's license, passport and credit cards separate from your cash while you're traveling. Traditional wallets are easy prey for pickpockets. Travel wallets that hang from your neck, or money belts, can be good alternatives.
- **Laptop Lockdown.** If you need to take your laptop computer, never leave it in your room. Store it in the hotel safe. If a safe is not available, take a locking cord that can secure the laptop to your desk.



- **Take Your Keys.** This may seem rather obvious, but you should take all of your electronic key cards with you when you leave the hotel room, even if it's just for a few minutes. Key cards can store personal data such as credit card numbers and thieves can extract that information from the electronic cards. Don't carry your key card in the folio that includes your room number. If you lose it or if it's stolen, someone can break into your hotel room.
- **Coffee Only, Please.** Don't log onto your bank account or pay bills online at public Internet locations or Internet cafes. You never know what type of tracking software is installed on the terminal. For balance inquiries or other transactions, call your financial institution's toll free number instead.
- **Get Cash, Not Fraud.** Generic ATMs may cause you more trouble than they're worth. Some "no-name" ATMs may contain skimmers — devices that track your card information that can be obtained by thieves. Particularly in foreign countries, always use ATMs that belong to well-known banks.
- **Don't Be A Target.** When traveling, be aware of your surroundings; don't appear helpless or confused; don't wear conspicuous clothing or expensive jewelry; don't flash excessive amounts of money, traveler's checks or credit cards.

For More Information

- Key is a member of the Identify Theft Assistance Corporation (ITAC). This organization helps victims of ID theft reclaim their financial identity by speeding up the reporting process. ITAC services are available to any customer of an ITAC member. For details, visit www.identitytheftassistance.org.
- Additional resources are available for KeyBank clients at Key's Identity Theft Hotline, 1-888-810-4191, or visit www.key.com/security for important information about your online security.
- Also, visit the U.S. Department of State at www.state.gov/travel for in-depth travel tips, as well as passport and visa information.

