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MEMBER FDIC



## Tips for Safe Travels

Your suitcase is packed, you've got your travel itinerary, and you're prepared for the weather where you're going. But are you set financially? Here are some tips to avoid your time away turning into major headache:

- ▶ **Decide on the amount of cash you may need.** You should carry some cash to pay for small purchases where debit or credit cards may not be accepted. However, it is not a good idea to take a lot of cash everywhere.
- ▶ **Consider other alternatives to cash.** Your Bank of Utica Quickdraw® VISA debit card offers a secure, convenient way to access the money in your account, plus any available Check Credit. And with services like CardHub, available with Mobile Banking, you can safeguard your cards—turn them "off" when you're not using them and back "on" when you need them, set geographic boundaries and/or spending limits to stay within your budget.
- ▶ **If you are traveling outside of the country, make additional preparations.** Did you know that we carry Euro and Canadian currency? Just stop in or call our Head Teller at 315-797-2700 ext. 258.

**Important Note:** It's best to notify the Bank when and where you will be traveling in case your card is flagged for suspicious activity. Also, certain countries that experience high levels of card fraud are blocked. To find out if you can use your Bank of Utica debit card in another country, please call our Checking Accounts Department at 315-797-2761.

**Bank of Utica** – *in a league all our own*®