

Vacation time means fun - and potential fraud Here are 5 simple ways to lower your risk

The summer travel season is here, and thieves are just as ready as you are. While neural-network monitoring like SHAZAM's FICO® Falcon® Fraud Manager certainly helps us minimize your risk, it's always wise to be proactive in protecting yourself.

These simple steps can help safeguard your account while you travel.

1. Contact your financial institution before you leave

This is as much for your convenience as safety. If they're unaware you're traveling to Disney World, for example, they may freeze your account when a purchase is made there. Share as much detail as possible — dates, cities, how much you might spend, and how you can be reached.

2. Clean out your wallet

Carrying a lot of credit and debit cards on vacation only increases the likelihood that one of them will become lost or stolen. Take only what you need, and make sure your limits are high enough to cover all expenses.

3. Make a stop at the copy machine

Copy or scan the front and back of each card you plan to take. Be sure your account number and toll-free customer service number are legible (if you're traveling internationally, make sure you have appropriate phone numbers). Store the information somewhere other than where your card is, such as a hotel safe.

4. Keep an eye on your cards

Food servers and store clerks can steal card information easily with a skimming device, so don't let your cards out of sight. If that's not possible, consider paying with cash. And remember, it's perfectly OK to let your instincts guide you. If something seems fishy, go somewhere else.

5. Check your balance frequently

Carefully monitoring your account is a great way to combat fraud. If your financial institution has Internet or mobile banking, take advantage of it by checking your balance several times each day. If your financial institution has the new SHAZAM® BOLT\$™ mobile app, be sure to download and install it on your smartphone. That way, you can receive alerts to potential fraud and check your debit account balances as often as you'd like. Ask your financial institution if SHAZAM BOLT\$ is available to you.

Take care, and have a safe, wonderful vacation!