Summer travel safety: 5 tips to offer your members

May 31, 2018by **NAOMI ANDERSON**, **LSC**

It's *finally* here. That magical time of year when the days are hot, the coffee is iced, and the nights are spent dreaming of upcoming vacations and travel adventures far, far away.

We're not here to rain on anyone's summertime daydream; however, your credit union spends a huge amount of time and energy working to keep your members' data safe and secure, and their summer travel plans can sometimes compromise those efforts.

We know that that dealing with cyber predators and unsafe travel conditions are not on your members' bucket list, and we also know that dealing with the fallout from identity theft is no fun for your members *or* for your team.

Help keep your members safe and informed this summer by offering them **these 5 essential travel tips** for wherever their adventures take them:

1. **Make copies of important travel documents.**

   Your members should include their travel itinerary, health insurance cards, credit cards, and passport. They should then give the copies to someone they trust in case of an emergency. It's also smart to email any important information about their trip to themselves before they leave so it's easily accessible if something gets lost, especially if they're travelling overseas.

2. **Don't overshare on social media**.

   Not only do your members not want every person with access to their social media accounts to know that they're away from home (hello, burglars!), they also don't need their followers (or lurkers) to know where they are in real time. This can invite all kinds of unwanted attention and danger. Your members should also avoid posting any pictures with personal information, like their boarding pass or passport, to social media. These photos might look fun on Instagram, but they also give cyber predators easy access to your members' secure data.

3. **Don't use public Wi-Fi to access financial information or make online purchases**. It's very easy for hackers to steal information from public internet servers. Further, your members should never leave their laptop or cell phone in a vulnerable position (i.e. at the breakfast table while they run to the bathroom or on their beach chair while they take a dip); this might seem like common sense, but it's easy to let your guard down when you're on island time!

4. **Use a prepaid debit card specifically designated for traveling**. A prepaid travel card will help your members stay within their budget while they're on vacation *and* keep their personal information safe. Prepaid travel cards, like the **CUMONEY® TravelMoney® prepaid Visa card by LSC**, are not linked to your members' checking or savings accounts, so if their card information is compromised, you'll both have less clean up down the road. Another bonus: your members won't have to worry about foreign ATM skimmers and various other threats to their financial data while they're trying to relax on vacation. Interested in learning more about how your credit union can start offering a prepaid debit card designed to protect your members while they travel? Contact the LSC prepaid department at prepaid@lsc.net.

5. **Research**, **research, research.** It's important for your members to learn the ins and outs of their destination and do some digging to find out what areas are safe and what areas should be avoided. A good place to start? Read hotel reviews online to see what neighborhoods and destinations other travelers recommend. Remind your members that if a place seems unsafe or

makes them feel uncomfortable, they should leave right away. You can also suggest that they download the State Department's Smart Traveler app (travel.state.gov) and sign up for the State's Smart Traveler Enrollment Program (STEP), which allows U.S. citizens who are traveling abroad to enroll their trip with the nearest U.S. embassy or consulate.

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