

# **Travel Tips**



#### **IMPORTANT ALERT:**

For current information about health-related travel restrictions, please visit the World Health Organization's website at <a href="https://www.WHO.int">www.WHO.int</a>

For International Wires, our Swift Code is: CUCBUS4B

# Before you leave on your trip

- Notify the bank in advance of your trip, especially if you will be traveling outside of the U.S.
- Make sure we have your most up to date contact information on file in case we need to contact you. This is especially true for your cell phone and email address.
- Your mobile phone number is critical for us to be able to reach you in the event we suspect fraud on your account. We have debit card monitoring software that will prompt a call to you if fraud is suspected.
  If they cannot reach you they will stop card transactions from being approved until they can verify that you are the one initiating those transactions.
- Add alerts to your debit card, online banking and accounts via online banking under the customer service tab.
- Download our mobile banking app and set alerts and controls on your debit card. While in the app:
  - » Go to More, then Alerts to set your notifications
  - » Go to More, then Card Controls to set where and when your debit card can be used
- Find out your daily withdrawal limit before you leave. Some states and countries have a higher risk of fraud and you could experience limits in using your debit card. Always know your PIN, as some transactions will be allowed only as a PIN based transaction.
- While traveling, do not rely on your debit card as your only means of purchasing goods and services.
- Keep fraud reporting and customer service contact information with you in a safe place away from your wallet or handbag.
- Make copies of your passport and other important documents and account numbers. Keep one set at home, and another set with you but separated from your originals.
- Register your travel plans with the State Department through a free online service at <a href="https://travelregistration.state.gov">https://travelregistration.state.gov</a>\*
- Leave copies of your itinerary, passport and visas with family and friends so that you can be contacted in case of emergency.

- Our financial centers sell foreign currency with at least 2 business days of notice. Our financial center at 1 Ward Parkway has Euros on hand.
- Take at least \$100 to \$300 worth of currency for your initial destination so you can pay for taxi, tips, food, etc. Also keep some cash for your departure to pay potential exit fees. Ask for some of your currency in small denominations (\$5-\$10) for cabs and food vendors that might not accept large bills.
- Check your overseas medical insurance coverage. Ask your medical insurance company if your policy applies overseas, and if it covers emergency expenses such as medical evacuation. If it does not, consider supplemental insurance.

## While you are traveling

- Call 816-931-4060 for support during business hours.
- Email us at <a href="mailto:contactus@countryclubbank.com">countryclubbank.com</a> for assistance.
- To report a lost or stolen debit card after hours, call 800-236-2442.
- Never carry passwords for your personal or business accounts.
- Don't leave credit card or other financial information lying around your hotel room. Lock it away in the safe or security box provided by your hotel.
- Avoid making internet purchases or logging into online banking through unsecured WiFi networks.
  This is a frequent source for hackers to obtain your banking information.
- Whenever possible, only use ATMs that are inside of your hotel or other reputable business.
- Make sure nobody watches you as you enter your PIN.
- Do not count your cash while standing at an ATM.
- Do not wear conspicuous clothing or jewelry while traveling or carry excessive amounts of money. Also do not leave unattended luggage in public areas or accept packages from strangers.
- Never let your card out of your sight. Pay at the counter if the place of business does not provide table-side card scanners.

### Click Here for more travel tips from the U.S. State Department\*

\* BY CLICKING ON LINKS YOU ARE LEAVING THE COUNTRY CLUB BANK WEBSITE.

