

# Things To Know Before Your Next Trip

(NAPSA)—Investing a little time and effort when preparing for your next trip can pay big dividends when it comes to safety and convenience.

To help, here are some tips:

- Avoid exchange lines, and unfavorable exchange rates typically offered in airports, hotels and foreign banks, by purchasing foreign currency before leaving the United States.

- Always have local denominations to pay for taxi fares, tips and meals.

- When using ATMs, use the same caution you would when you're at home. Don't flash your cash after leaving the machine. Use only ATMs in safe locations and from reputable financial institutions—such as large, well-known foreign banks.

- Carry only the funds you need for each day's outing.

- Keep photocopies of your key documents separately. Photocopies might not always be accepted but they can speed the process of getting replacements and/or be better than nothing.

- To get extra financial protection when traveling, carry and use a credit card. To minimize risk of theft or loss, take only the cards you will need, not every card you have.

- Consider using a card that offers travel-related consumer rewards. For example, if you use the AAA Member Rewards Visa Signature® credit card\* to book your vacation, you can earn three times the dollars spent on travel purchases in benefit points, plus double points on gasoline purchases and one point on purchases everywhere else.



**To get extra financial protection when traveling, carry and use a credit card. Consider using a card that offers travel-related consumer benefits and rewards.**

Other benefits include:

- Travel and emergency assistance 24 hours a day, 365 days a year

- Auto rental collision damage waiver

- Lost luggage reimbursement

- Common carrier travel accident insurance, automatic common carrier travel accident death and dismemberment insurance, up to \$500,000.

- Before you depart, make a list of the account numbers of the credit cards, debit cards or prepaid travel cards you plan to take and the numbers on your traveler's checks. Keep the list with you. Give copies to a traveling companion and to someone at home who you can call in case of trouble.

- Keep cards in a safe place where they won't bend or scratch. Never write a PIN on the card or carry it in your wallet or purse.

- In Europe, you should plan to cash traveler's checks at a bank in the country you are visiting, rather than presenting them to the merchant.

To learn more, visit the website at [www.AAA.com](http://www.AAA.com).

*\*For information about the rates, fees, other costs and benefits associated with the use of the AAA Member Rewards Visa Signature credit card, visit [www.AAA.com](http://www.AAA.com). This credit card program is issued and administered by FIA Card Services, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc.*