



Helpful Holiday Hints

Here Come the Holidays! Make Shopping Simpler, Safer, and Even More Fun



*by Gerri Detweiler, author of
The Ultimate Credit Handbook*

(NAPSA)—It's that time of year again, so ready, set...shop. But wait. Taking a few minutes for some pre-planning can save you time, money, and bother this holiday season.

First, plan to use your check cards (also known as debit cards) for all your holiday shopping. They're safer than cash, and faster than writing a check (and waiting for approval), so you'll zip through checkout lines, no small matter this season. Your cards also help you track your spending (keep tabs by using just one or two) and return items easily, even if you've lost your receipt. And if you use a card that earns frequent flier miles, you may be able to

treat yourself to a free getaway after the holidays.

Just as important, your card protects you against loss. Find out what protection your financial institution offers if your card is lost or stolen. Bank of America, for example, will provide guaranteed credit to your account by the end of the next business day for losses.

Taking some simple precautions can prevent headaches later. For example: carry only the cards you need; don't carry cash; make a photocopy of all your cards in case you need to report them lost; and keep track of your receipts to compare with your statements. To find out more about check card safety, visit www.bankofamerica.com/debitcardtips.