Financial Tips for Traveling Abroad

Stillman Bank’s smart travel tips to keep your finances safe.

Before you leave the country:

• Plan ahead! Make sure you have several methods (Stillman debit card, Stillman credit card, travel card, etc.) of getting cash and making purchases while abroad, in case one method is lost or stolen. Keep these items in separate places while traveling.
• Contact the bank that issues each of your credit or debit cards and let them know when you will be traveling out of the country. Make sure to notify your bank of the exact countries and territories where you’ll be traveling as well as the dates. If you don’t, your cards may be suspended for suspicion of fraud.
• Get contact information for a person at your local Stillman Bank office. Keep the information in a separate location in case your wallet or purse is lost or stolen.
• Ask Stillman Bank about purchasing foreign currency prior to departure. This may take up to a week, so don’t wait until the last minute!
• Check the daily cash withdrawal limit, daily purchase limit or credit limit for each debit and credit card.
• Check the expiration date on each credit or debit card. If it will expire while you’re abroad, contact your bank and request new cards with a new expiration date to be sent to you as soon as possible.
• Sign up for Stillman Online, so you can view daily account activity from abroad. But only use reliable and safe means to access the internet, use antivirus on any device you are using!
• Memorize and test the PIN number of each of your cards.
• Check into purchasing Visa Travel Money Cards and/or Access Cards from Stillman Bank
• Make copies of all of your cards and keep in a separate, secure place.

While out of the country:

• When you pay with your credit or debit card, check the sales voucher carefully! You are liable for the amount written in the box marked “Total”, so make sure it is filled in before you sign.
• Keep a copy of all ATM transaction records and sales receipts and check these against your online or written statement.
Get cash safely:

- Look for ATMs that display the logos on the back of your card, or those recommended by your bank.
- Be alert and look around you! If too many people are loitering around the ATM machines, go to another ATM.
- If the ATM machine is in a booth, do not let anyone enter the booth with you. Do not enter a booth while someone else is waiting.
- Look at the front of the ATM, make sure no parts are loose or held on with tape or Velcro this would indicate a card swiping device trying to steal your information.
- Use an ATM that is well lit and equipped with a security camera.

Many of these tips are relevant for domestic travel as well.

For more information, please contact us at 815-645-2266. If your card is lost or stolen, be sure to call us right away. After hours, please call:

Stillman Debit Card:  1-866-546-8273
Stillman Credit Card:  1-800-423-7503