**Foreign Currency, ATMs, Credit Cards**

**Cash, Credit Cards, ATMs** **For International Travel**

**CURRENCY**

A week or so before your departure, go to your bank and have them convert U.S. dollars to Euros (if you are going to European Union countries, or to the appropriate destination country’s currency).   Some banks take up to 3 days for this exchange, so make sure you leave yourself plenty of ‘safety room’ here. We usually get €100 before we leave.

Request SMALL BILLS, or else you will get all large denominations, which you will find very difficult to cash.

You can also withdraw cash from an overseas ATM. The exchange rates and fees are usually reasonable.

You will need cash for some meals (lunches) and small purchases. Larger purchases you can charge. You will also want to have some money for tipping purposes

**ATMs**

ATM’s can be found pretty much anywhere overseas. HOWEVER – some of the older ATM’s will only take PIN’s up to 4 positions long. AND – no letters!

So, before you leave, change your pin number to a 4-position numeric just to be safe.

Advise your bank you will be traveling abroad and using your ATM card.

**CREDIT CARDS**
If you don’t already have a credit card with no foreign transaction fee, you will want to apply for one. Many cards charge 2-4% in foreign transaction fees, so find one that has none. A few that have no fee are: Bank Americard Travel rewards (no annual fee), Capital One Venture and Quicksiilver, Chase Sapphire Preferred, Citi Prestige, Premiere Gold Rewards from American Express, Barclay’s AAviator, Citibank AAdvantage

Take several credit cards (different banks, not 2 of the same card). This way if there is a problem with one, or you lose one, you will not be without resources.

Second, call your credit card companies and let them know you will be traveling overseas, where you will be, and the dates. This way they won’t try to stop charges as fraudulent.

While it is common sense, never carry all of your cards with you – keep at least one back in the hotel or ship’s safe. It’s your back-up card.

**TIPPING**

As Americans we tend to over tip when traveling overseas.   Tipping at 10% is considered a good tip. Please remember that certain tour companies include tipping up front as part of your total trip cost, so do not ‘double tip’. Also many restaurants include the tip in the cost, so check your bill to see if one has been added.