**Tips to Protect your ID When Traveling**

**Notify your bank and credit card companies of your travel plans.**Many such companies now place freezes on accounts when they see suspicious activity like out-of-country use as a means to prevent fraud.  **Clean out your wallet and before leaving.**

Remove any receipts and expired cards, along with anything else you don’t absolutely need to carry while traveling.  **Limit your use of public Wi-Fi as much as possible.**
While these networks are incredibly convenient, they are often unsecure. Never access your financial accounts or any other sites that require a password when using public Wi-Fi. **Choose cash or credit cards over debit cards.**

Travelers are often warned of the dangers of carrying around large amounts of cash, but some merchants still practice questionable transaction processes, making cash a safer method of payment. In most cases though, using a credit card is considered safe. Still, use the card’s credit option, not debit. If your card numbers ever get into the wrong hands, most credit card companies will quickly reverse or cover fraudulent charges, while recovering funds from your drained bank account can be more complicated. **Be cautious when using ATMs.**

Inspect the machine carefully before inserting your card and always shield the keypad when entering your PIN to thwart fraudsters who attach card skimmers to the machine or watch your movements. The safest ATMs are attached to banks in well-lit areas. **Keep your phone password-protected.**

If you’re not the type to keep a password guard on your phone, make an exception while traveling. **Check your credit card and bank statements often.**

It’s best to catch fraud as early as possible to minimize damage and make resolution easier. **Check your credit report throughout the year**.

Federal law requires the three major credit bureaus to provide you with a free credit report once a year. You can stagger these free reports every four months from each bureau to see your report somewhat regularly. Make sure you recognize *everything* on it. If something doesn’t ring a bell, look into it. **Change your PINs and passwords after a trip.**

This is especially important if you logged into any accounts while on the road or accessed an ATM.  **Make sure you properly dispose all trip confirmation emails and boarding passes.**Shred them before tossing them into the recycling bin, as they contain personally identifiable information.

Identity protection efforts provide peace of mind—and that’s exactly what travel is supposed to bring to our lives.