

5 Tips for a Secure Summer Vacation

Many summer vacations were scuttled this year. We hope yours wasn't one of them. Over the next few months, as consumers scramble to pull together family getaways, here are expert tips to help you stay secure:



- 1. Beware of bogus ads.** Scammers often copy photos of rental properties from existing Craigslist ads and post them as if they were their own, sweetening the deal with low rates. Experts say this is an even bigger problem this year, with so many people hunting for last-minute deals. If the alleged renter demands payment via wire transfer, it's a red flag.
- 2. Minimize devices.** These days, a family of four may want to lug around a dozen phones, laptops, and tablets—or even more! That's a lot of expensive devices that could get lost, stolen, or waterlogged. Set ground rules on who can bring what.
- 3. Weed out the wallet.** The less you bring, the less you can lose, right? Before embarking on your trip, remove most cards and forms of ID (your driver's license, one debit card, and one credit card should suffice). Be sure to put the unused plastic in a safe deposit box.
- 4. Credit beats debit.** While traveling, use a credit card to pay for most everything, saving the debit card for cash withdrawals. Credit cards feature greater consumer protection; if they're lost or you get ripped off, you can minimize the damage.
- 5. Lock up!** Folks at the beach, lake, or mountains tend to get loosey-goosey about locking doors. The trouble is, thieves know this and flock to tourist areas, hoping for easy pickings. Set a family policy of always keeping your rental properly secured.