

## TRAVEL TALK

### Overseas With Cash and Credit Cards

By Chase Binder

Sometimes the most inspiring travel articles read like novels, with compelling prose, divine imagery and even a suspenseful plot or two. But sometimes the articles with a practical focus impart more technical, nuts-and-bolts information. They may be dry and bit boring to read, but years later you are still wowed by their impact on your traveling life.

This article is of the latter type. It's about paying for things while you're out of the country. When and how to use cash. When and how to use credit and/or debit cards. How to keep all your resources safe from theft and what to do if your wallet gets stolen. Yawn, yawn, yawn!

Bud and I often like to use cash when we're abroad. Having cash in the local currency can save money—I remember the deals we would get using Czech crowns in Prague and out in the countryside. We've also found that having some good old US dollars in various denominations can open doors as well as put big smiles on the faces of folks like concierges and bell boys.

And don't forget that merchants pay a fee to use credit cards, so it's not unusual to find cash discounts at shops and restaurants.

After a lot of experimenting, we've found the best access to cash abroad begins right here at home with your own bank and your own debit card. Even as many as a dozen years ago, ATM machines (often called Bancomats in Europe and elsewhere) were very efficient at giving the best currency exchange rate, and generally with minimal fees, as long as you stayed within the network (CIRRUS, NYCE, MC, etc.—look on the back of your card).

Of course, there are a few confounding variables. Debit cards normally have per-day withdrawal caps set by the issuing bank...usually \$300-600 a day. Great, except suppose you need or want more? Your bank might very well lift that limit to as much as \$1000/day—just go in and ask. If you keep good balances in your accounts, it's sometimes as easy as that.



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And let's say you have a joint checking account with your spouse and each of you have a debit card attached to the joint account. Each card will have a different number (why not look right now and see?), and so each card will have the \$1000/day limit. That's \$2000/day you can use—provided, of course, you have the funds in your account!—for any emergency or non-emergency.

The other limit you'll encounter will be the limit of the bank that owns the ATM or Bancomat in London or Madrid or wherever, often \$600. How do you get the other \$400? Easy...go to another Bancomat. By the way, don't forget to adjust your limit by the fee—sometimes \$2-5.

And also consider setting up a separate checking account just for your travel, keeping just the amount you need for any given trip in it. If the worst happens and the card is stolen, the thief will be limited to that one account.

But credit cards are a vital part of travel. Which one to use? It's personal, of course. Some like the airline affinity cards that provide reward miles and upgrades on their favorite airlines. Some will only use a card with no annual fee. The variations are endless.

What's important in terms of the actual cost going about your travel day in Rome or Bangkok? The policy on foreign transaction

fees (an additional fee every time you use the card in a foreign country) and currency conversion fees (an additional fee to do the math of converting pounds or euros to dollars).

Capital One was among the first to issue credit cards with no foreign transaction or conversion fees, and Bud and I snapped one up and it has been our go-to travel card for years.

Most important, don't forget to call your bank *and* your credit card company and tell them about your travel plans. Credit card companies have algorithms that monitor your normal spending patterns and can automatically cancel your card if they seem something out of character—like dinner at a fabulous pub in Dublin. I have seen this happen and it ain't pretty!

The difficulty in getting a new card can range from annoying to impossible—which I witnessed once on a cruise ship in the middle of the Atlantic. Ouch!

Lastly, remember the importance of having a Plan B.

Have a back-up card all activated and ready for duty.

Have the phone numbers of your banker and your credit card companies (along with the account numbers, expiration dates and 3-digit security codes) recorded somewhere handy...*not* in your wallet with your cards!



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(Olson cont. fr. p. 7) feeling great, you'll only do more harm than good by unnecessarily pushing yourself. Rest up and go harder the next day!

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Committed to Your Fitness,

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