Tips for Traveling Abroad

ATM Withdrawal

Websites to check out:

Finding Nearby ATM:

Visa: http://visa.via.infonow.net/locator/global/jsp/searchpage.jsp


Bank Fees: www.bankrate.com

What should I take care of before I leave?

- **Check your PIN:** If your pin is longer than 4 digits, you may need to get a new number. Many foreign machines don’t accept longer codes or letters in a PIN.
- **Try it out:** Test your card at a nearby ATM before you leave to make sure it works.
- **Watch what you spend:** Don’t wait until you’re out of foreign currency to hit the ATM.
- **Have backup:** Get a debit card at a different bank, so you have access to more ATM machines and a different account if your first card is comprised or stolen.
- **Make copies:** Make copies of all the cards you’re taking on the trip. Give a copy to a friend at home and bring a copy with you.
- **Not all numbers work outside the US.** Get the local number for your bank that you can call if your card is lost or stolen.

How do I control how much is in the debit card account?

- Before you leave, you can ask your bank to put a certain amount of money into your debit card account from your savings or from cash.
- If you find that you still need more money while on your trip, you or your parents should be able to add more money into the account at home, online, or over the phone.

What are the standard ATM fees?

- Visa and MasterCard have a standard 1% charge on foreign purchases and the issuing banks can add on another fee.
- You may want to change your bank after checking out their fees. This link from www.bankrate.com has an organized list of several banks and their surcharges.
- The lowest conversion fees are from Capital One at 0% and USAA at 1%.