

Summer Travel Tips
A message from Dean Bank President Wayne A. Cottle

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Summer is here and that means travel plans for many. The safest and most convenient way to take money with you when you travel is to bring a small amount of cash and carry a debit, credit or ATM card. Cards are easy to carry, easy to use and often have the lowest fees and the best exchange rates. But if you're traveling, you still need to plan ahead. These tips offer what you need to take care of before you take off:

- Call or stop by your local branch to give advance notice when you plan to travel and use your Debit MasterCard in other countries. It is important to verify that your card is not blocked in the countries you are traveling to and to let us know that your card is not being used fraudulently when we see foreign activity on your account.
- Call us or stop by to find out what ATM or debit card surcharges you may be subject to in this country and abroad. (Remember, we never charge fees to use our card anywhere it is accepted.)
- If you're traveling overseas, keep in mind that ATMs in many countries only accept four-digit personal identification numbers (PINs), and some countries have keyboards with numbers only, while others do not acknowledge zeros. Consider changing your PIN before you take your trip.
- Carry a back-up card that you keep in a separate place. Families or couples may get even greater back-up coverage if each person takes a different card.
- Make copies of the front and back of all the cards you'll be carrying. Take a copy with you and give a copy to someone you trust back home. Be sure to also include the security code for the card and the customer-service phone number.
- If your Dean Bank debit card is lost or stolen, contact us immediately. During bank hours, call us at 508-528-0088. After hours you may e-mail FTPSSL@cmcone.com, call 1-800-528-2273 in the U.S. or call 812-647-9794 internationally.
- Bring a list of emergency phone numbers for all of your financial institutions but remember that 800 numbers can only be used in the United States and Canada so take numbers you can call if you're out of the country.
- Dean Bank's Visa credit card provides travel accident insurance and traveler's assistance. To learn more, call 1-800-883-0131 and speak with a customer service representative.
- Check your account balances before you leave. Know the limits on how much you can withdraw and contact us if you need your limits temporarily increased. Save all your receipts for any purchases made with your cards.
- Use your Dean Bank Debit MasterCard and sign for your purchases to continue earning DeanPoints on the road. (Remember, the PEN is mightier than the PIN.)

Whether your destination is overseas or closer to home, it really is better to be safe than sorry. Dean Bank can help you make sure that you're safe. Happy travels!



Wayne A. Cottle
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