



A Vacation Planning Checklist

Daydreaming of islands and alohas, the wonder of wandering, or feeding your soul with flavors of your new favorite city? Travel is roaring back to life, and we've got you covered with tips for planning and cost saving ideas.

Before you travel

So much of what makes a trip a great trip depends on what happens before you even pack your suitcase. Put the time into planning, so you can make the most of your vacation and be ready to roll with whatever comes your way.

Plan smart. Save money.

- ☐ **Enroll in hotel loyalty, frequent flier, and other rewards programs** for better rates, perks, and other benefits.
- ☐ **Sign up for a credit card with points** and earn when you spend.
- ☐ **Book directly** with your airline or hotel for good deals — and fewer hurdles, if you need to tweak your plans.

Save on flights

- ☐ **Work your schedule to your advantage.** Fly on the day of a holiday, consider flexible dates, and add a layover to your trip to find the most affordable fares.
- ☐ **Avoid overweight baggage fees.** You need a lot less than you think you do! And you'll be happy lugging around less, too.
- ☐ **Trip stack** and book one extended trip with multiple destinations instead of multiple getaways.

Protect your travel investment

- ☐ **Book refundable tickets or tickets with flexible cancellation policies.** Read all the fine print before you click "submit."
- ☐ **Check the latest health related protocols,** testing, necessary documentation and mask requirements for your destination and return.

Get your banking in order

- ☐ **Set up digital banking and online access,** so you can check your balance, make payments, and transfer funds wherever you are. Plus, if you're a Webster Bank customer, your transactions and personal information are protected.
- ☐ **Download your bank's mobile banking app** for ease and convenience while you're on the go.
- ☐ **Set up account alerts** to help you track your spending and stay on top of account balances.
- ☐ **Make sure your credit and debit cards are good to go.** Verify your card expiration dates and spending limits, and memorize your debit card personal identification number (PIN). Traveling internationally? Give your credit card company and bank a heads-up, so their radar doesn't go up when they start seeing charges from Gibraltar — or wherever you are — come through.

Finalize the details

- ☐ **Compile a list of telephone contact numbers** you might need while traveling, including airlines, hotels, touring companies, and your bank's customer service and fraud departments.
- ☐ **Double-check your passport,** especially if you haven't been traveling. If it's expired, renew early! Turnaround times are slower than usual.
- ☐ **Go digital with your documents.** Keep digital copies of all your important documents on your phone — from passports, vaccination cards, boarding passes to luggage tags, and hotel and car rental reservations. *Tip! Take screenshots in case service is spotty.*

During your trip

Don't let financial woes or mishaps take your time and energy away from soaking up the sun or the sights. Here are a few tips to protect yourself and your wallet, and keep you in vacation mode.

- ☐ **Bring more than one form of payment.** Travel with your ATM/debit card, cash, and one or two credit cards, just in case one is stolen, damaged, or lost.
- ☐ **Use your debit or credit card** to take advantage of better exchange rates and save money when traveling overseas.¹
- ☐ **Perform cash withdrawals at a financial institution ATM** if possible, and always use your bank's secure mobile app or a private computer to access your account.
- ☐ **Be vigilant of potential fraudulent behavior with your bank accounts.** Regularly review your account activity and contact your bank directly to address any issues.

Webster customers: Your account is protected by our enhanced online security features, but you should always use caution when accessing your bank accounts from a public computer while traveling; you never know if a virus or malware has been installed on a public machine.

After

- ☐ **Keep an eye on your accounts** to check for any unusual or unauthorized charges for at least a month or two after your trip. But it's not a bad habit to get into all the time!

¹ Investopedia.com, 2021.

