



## TRAVELING SOON?

### 3 STEPS TO HELP PREVENT FRAUD

Holiday travel is exciting—but it’s also one of the easiest times for fraud to go unnoticed. When routines change, people check their accounts less often, use unfamiliar networks, and may respond more quickly to messages marked “urgent.” Scammers know this and plan around it. Before heading out of town, taking a few simple steps can significantly reduce your risk of fraud and help catch issues early if something does happen.

#### 1. TURN ON ACCOUNT ALERTS

Account alerts are one of the easiest and most effective fraud-prevention tools available. Real-time notifications for transactions, password changes, or new device logins can quickly bring attention to suspicious activity—even while you’re traveling. Small test charges are often the first sign of fraud. Alerts help ensure these warning signs aren’t missed while you’re in transit, attending events, or stepping away from your normal routine.

#### 2. LOCK DOWN SHARED OR OLD DEVICES

The holidays often mean shared devices—tablets for kids, laptops passed around to family members, or smart TVs used for streaming while visiting relatives. Older or less-used devices may still be logged into financial apps or have payment information saved. Before you leave, log out of any financial or shopping apps, remove saved payment methods, and enable security features such as biometrics, passcodes, or PINs. Devices don’t have to be stolen to be compromised—sometimes access is simply too easy.

#### 3. PAUSE WHEN SOMETHING FEELS “URGENT”

Urgency is one of the most common tools scammers use. Messages claiming your account is locked, a payment must be sent immediately, or action is required “before access is lost” are especially common during the holidays, when people are busy or distracted. If something feels urgent, pause before clicking links or responding. Verify requests using a trusted phone number or official app. Pressure to act immediately is a major red flag.

Fraud prevention doesn’t require major changes, just smart habits. Turning on alerts, securing your devices, and slowing down when something feels urgent can make all the difference. A little preparation before you travel can help keep your accounts secure long after you return home.