

# Spotlight

A Publication of Cedar Point Federal Credit Union

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## *Right Mix of Money Makes for Smooth Traveling*

You're getting ready to go on vacation. What's the money mix in your wallet? Cedar Point Federal Credit Union can help you get off to a great adventure with these convenient and safe money options.

First, take along different payment forms when traveling. A mix of U.S. and foreign currency (if traveling abroad), traveler's checks, credit cards, and debit cards is optimal.

- **Cash.** Take a small amount of cash. Carry enough cash, however, to cover costs such as transportation, admission fees, telephone calls, small meals, and tips. If you're traveling abroad, avoid exchanging money at the airport, where rates can be very high. Instead, buy your foreign currency at Cedar Point. Currency can be ordered at any Cedar Point teller line or online at [www.cpfcu.com/services/e-Services/travelex.html](http://www.cpfcu.com/services/e-Services/travelex.html). Foreign currency purchased at Cedar Point must be picked up at our Headquarters Office in Lexington Park.

Divide cash into small amounts and keep them in separate places. That way, if some of the money is lost or stolen, you won't lose the entire stash.

- **Cash Passport.** The Chip & PIN Cash Passport is a MasterCard branded reloadable debit card which can be used at ATMs, shops, and restaurants where Euros or Pounds are used. This card can be purchased online from the Travelex link on our web site at [www.cpfcu.com/services/e-Services/travelex.html](http://www.cpfcu.com/services/e-Services/travelex.html). There are restrictions and fees associated with this service, so please be sure to read the terms and conditions before purchasing.
- **ATM/debit cards\*.** Debit cards offer direct access to funds from a checking account. Unlike a credit card, there's no outstanding balance or interest to pay upon returning from vacation. They're an alternative to carrying a checkbook or large amounts of cash. And more than 10 million merchant locations worldwide will accept your Visa Debit Card. Debit cards also serve as ATM cards, so you can withdraw cash as needed. Links to the STAR ATM locator <http://www.star.com/locator/> are available on our website under Resources/Links and on the ATM Services page.

You can get a small, debit card sized register book and cover at any branch office. That way you can keep track of your purchases without having to carry your full sized register with you. If you would rather not write every purchase down, be sure to keep your receipts so you can update your checkbook once you get back to your room.

If you are planning to use your Cedar Point ATM, Visa Debit or MasterCard when on travel, please let us know. Otherwise our fraud detection service might stop your transaction as possibly fraudulent.

- **Credit cards\*.** They're fairly safe to carry and don't tie up other funds. As a fallback, you can get cash advances from a credit card. Cedar Point does not have a higher rate for cash advances, however interest will begin to accrue at the time of withdrawal. As stated above, be sure to let us know when you travel with your MasterCard.

Consider charging major purchases, such as hotel stays, to reserve cash or traveler's checks for smaller purchases.

Before you leave, make copies of what's in your wallet so you'll know what's missing if something is lost or stolen. Write down account numbers and card issuers' contact information, but keep the list in a safe place, separate from your wallet.

One last tip: Use PCUPay to schedule payments in advance so bills are paid when you're on vacation.

Visit your local Cedar Point office today. We can help with vacation savings and loan products, and convenient and safe money options.

\*Cedar Point charges a \$1.00 fee to members using their Cedar Point ATM or Debit card at a non-Cedar Point ATM. Senior members (age 55 and over) should submit receipts for reimbursement. Other fees may be charged by the machine owner. MasterCard and VISA charge a 1% transaction fee for most non-U.S. transactions. The exchange rate is determined by the processor at the time of the transaction.





## TRAVEL SERVICES

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- ◇ Discounts from over 150 local merchants!



## SAVE MONEY WITH MILITARY DISCOUNTS

Did you know that more than 200 businesses around the country try to make the lives of active, reserve, and retired service members and their families easier by offering discounts on products and services?

Many restaurants offer savings, but they usually depend on location and individual restaurant participation. In St. Mary's County, you can save 10% on your meal purchase at Applebee's, Ruby Tuesday, and Texas Roadhouse. Other restaurants in the area offer discounts as well, so be sure to call and ask your favorite restaurant.

Some clothing stores offer 10% to 20% off full-priced items. Footlocker in Lexington Park offers a 20% discount. Other stores offer markdowns on specific days of the month. Lowe's in Lexington Park and Waldorf, and Home Depot in Waldorf offer 10% off your purchase. Precision Tune Auto Care in Lexington Park offers a 10% discount.

If you travel with Amtrak, you can receive 10% off train tickets for you and your family. Some companies, such as Budget Rental Cars or Alamo, offer up to 25% off car rentals. Airlines like American Airlines offer military appreciation fare sales. Various hotels also provide discounts depending on rates based on variable daily limits (allowable per diem), location, and availability.

Many websites compile lists of discounted services. Sign up at [www.military.com](http://www.military.com) to receive deals like department store discounts and rebates on new cars. [www.armytimes.com](http://www.armytimes.com) also shares military discounts.

Of course, not all store locations offer the same discount, and discounts can vary from state to state and day to day. Make sure that you bring your valid military ID with you when you visit, and call ahead to make sure that location is offering a military discount.



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