Helpful Tips to Prevent Scams and Fraud This Summer

Protect yourself and your vacation!

by Chase (Paul Cerny)

Whether on a cruise with your spouse or a summer vacation with your family, the last thing you want to worry about are scams and fraud. Unfortunately, scammers and fraudsters don’t take any time off.

According to the Federal Trade Commission, ICSC reported losses to travel, guarding, and vacation fraud (May 2021 to March 2022) total $2.1 billion in 2022, or a 68% increase over 2021 figures. Another survey states that victims lost the largest amount of money to travel-related fraud.

Here are a few simple tips to help prevent scams and financial fraud from happening to you or your loved ones during the busy summer travel season:

**DO’s**

- Educate yourself on the most common types of scams before you travel. Travelers will use anything to their advantage, especially if they’re an unfamiliar environment or vacation; look into information on the latest common scams.
- Stay aware: scammers are always out in full force. Always keep your eyes out for signs of potential threats to your money or identity. If something seems too good to be true, it probably is.
- Reserve your accounts’ access to legitimate travel and travel websites or apps from a secure environment connection—always! Wi-Fi can be a great way to keep up-to-date with your family or friends while on the move, but be careful when using access in public spaces. Watch out for anyone looking over what you’re doing.
- Lock your credit or debit card in a secure location. Keep a backup in case you lose your card. Make sure you know your account numbers, passwords, or PINs for your accounts so you can access your money or identity.

**DON’Ts**

- Share personal or financial information with anyone, including strangers, over the phone or in person. It’s best to keep this information private to prevent any potential scam.
- Care your travel information to anyone, including anyone who appears to be a legitimate contact in your travels. Make sure to keep your account numbers, passwords, or PINs safe and secure.
- Trust the money you normally spend in your travel accounts. Scammers will use the same tricks to convince you to invest your money in fraudulent schemes.

Prevent these pitfalls by following these tips for a successful summer vacation.

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