

Travel Smart this Holiday Season

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

With the holidays coming up, Santa isn't the only one taking a long trip... lots of people will be traveling! It might be for a vacation, a weekend getaway, or visiting friends and family. But you know, traveling can be stressful and expensive. So many choices of where to go, what to do, and how to get there. So here are some tips to help you make smart travel decisions this holiday season - and save some money!

Planning ahead is very important. You've got to choose the best days to travel, and that means doing some research. There are certain days of the week and dates around holidays that are more expensive than others. For instance, traveling in the middle of the week is usually less expensive and less busy than traveling on the weekends. The day before a holiday is also very busy, so you should try to avoid those, too. So now you know when you're leaving, but what about coming back? I know, I know, the last thing you want to think about is your vacation ending, but you probably have to go back to work at some point. Looking on different travel sites will show you the price differences between mid-week and weekend trips. Figuring out the best days of the week to leave and come back could save you a lot of money, and knowing those dates well in advance will ease your worries.

Winter weather can make it very difficult to travel. The wind, cold, and snow have a habit of forcing plans to change and usually at the least convenient time. Weather is harder to predict far ahead of your trip, so you never know what you could face. There might be issues before you leave or when you plan to come back. You might need to stay an extra day or stop in the middle of your trip. Make sure to have an emergency fund just in case that happens. Booking a room at the last minute means spending money you didn't intend to. So if you want some peace of mind, remember to have some extra cash for emergencies during your travels.

Snacking is one of the best parts of a trip, but it can also get expensive depending on how many people you're traveling with. If you pack your favorite snacks before you set out, you won't have to buy any along the way. If you're driving, you're going to stop for gas and bathroom breaks, so already having food with you will prevent you from spending even more money than intended. Also, for more snack options, ask your friends to bring some of their favorite snacks too. It can be a pot luck party in the car! No one will go without and you won't have to spend any more money to make sure people have food options for the road.

And finally, if you use a credit card, you most likely have points built up, and the holiday season is a great time to take advantage of them - *especially* if you're traveling! With our SeaComm Visa Platinum[®], you will earn one point for each \$1 you charge. That means you'll earn points when

filling up your gas tank and booking hotels! If you *already* have a SeaComm Visa®, those points are going to be pretty convenient when planning your trip. You can apply the points you've already earned to airline and travel purchases, as well as quality merchandise or cash back! Head to SeaComm.org/visa.html to learn more or call us at (800) 764-0566 to start your application.

You can *even* find out if you're pre-approved for a SeaComm Visa® right in the comfort of your own home! LoanEngine™, our loan pre-approval program, allows you to view and accept loan offers without having to come into a branch or fill out an application. If you qualify for a pre-approved offer, we'll let you know a few different ways: on your phone with our SeaComm Mobile app in the "My Offers" tab, online with NetTeller™ in the "My Offers" tab, or we'll send you an email or a letter through the mail. If you don't have any offers at this time, make sure to check back every 60 days.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!