



## TIPS FOR THOSE GOING TO 2012 ARELLO® ANNUAL MEETING

HALIFAX, NOVA SCOTIA, CANADA

### **Canadian Currency**

Canadians do take U.S. currency; however, it is a good to have a few dollars in Canadian currency before you enter the country. You can go to a Currency Exchange at the Airport; however, sometimes their rates are not the best. Having a few dollars with you (say \$50) will make your trip a little easier for taxis, etc.

### **Credit Cards**

Check with your Credit Card provider on the cost for **Foreign Transaction Fees (FTF)**. Choose a card with the lowest FTF. When in Canada you usually are charged a FTF by your credit card provider since they convert the Canadian dollars to U.S. dollars. This will appear on your credit card statement in addition to the converted amount.

Try to use a card with the lowest FTF to save you money. Also remember to make a copy of your credit cards and keep that copy at home in case you lose your card. This will make it easier to cancel the card if it is lost or stolen.

Remember to contact your credit card provider and tell them you will be traveling international to Canada. Credit card companies now provide more security than before and they may deny charges if they think your card has been compromised.

### **Passport**

Non-Canadian citizens will need a passport to enter into Canada. Please remember to have an updated Passport for entry into Canada. There are a few programs for U.S. citizens which expedite the entry process. These are usually for those who travel internationally frequently and information is available on the United State Homeland Security Website.

[http://www.cbp.gov/xp/cgov/travel/trusted\\_traveler/](http://www.cbp.gov/xp/cgov/travel/trusted_traveler/)

### **Cell Phone Calls and Data Plans**

If you are bringing your cell phone, smartphone, iPad or any other device that uses data plans, please check with your provider on international phone and data plan costs. Most have an international plan and rates can range from minimal to very high. In some cases, if you don't have international on your phone you can be charged huge per minute fees for phone and huge amounts for data.

Check with your provider and explain that you are traveling to Canada and they will assist you with a plan.

### **Auto Insurance**

If you are renting a car in Canada check with your auto insurance provider before you rent the car. This will ensure that your insurer will provide coverage in a foreign country. Depending on your provider, they may or may not cover you in case of an accident or other situation.