

MISSION CHECKLIST

Right now your focus is your mission. Don't let financial speedbumps distract you from what's most important. Use this checklist to set your DFCU accounts in order before you leave.

- 1 Add a parent(or other trusted adult) to your accounts.** This person can quickly resolve account issues on your behalf.
- 2 Create an online banking profile on our app or at dfcu.com.** Manage your accounts from any location and communicate directly with Deseret First through the profile's Message Center.
- 3 Replace your debit and credit cards.** Many cards have a two-year expiration date and it may be difficult to send you a replacement in the field. Get a new card at one of our branches or have one sent to you before departing.
- 4 Tell us your travel plans.** Financial institutions have sophisticated fraud-monitoring systems. To avoid having card or other transactions blocked, let us know in which part of the world you'll be serving.
- 5 Move your funds into a liquid account.** Many long-term savings accounts limit how often you can make withdrawals. Move savings funds into a checking account so they're accessible when you need them.
- 6 Pay credit cards to a \$0 balance.** It's easy to forget monthly payments when you're serving. Having a \$0 balance avoids late fees, interest, and hurting your credit score.
- 7 Monitor account activity and set notifications.** Use your online banking profile or the DFCU CardHub app to monitor account and card transactions, set security limits and alerts, and avoid potential fraud.
- 8 Check the foreign currency exchange rate.** Will things be less expensive in the country you're serving in or here at home? Use this information to decide when and where to buy items like coats and shoes.
- 9 Use reputable internet cafes and currency exchangers.** In the field, don't expose your financial information to fraudsters by accessing funds or accounts in places with compromised security.
- 10 Know how to contact Deseret First in case of emergency.**
 - By phone anywhere in the world at (800) 326-3328
 - Online using the message center in online banking
 - By email at our missionary-only address