

Holiday Travel Made Easy

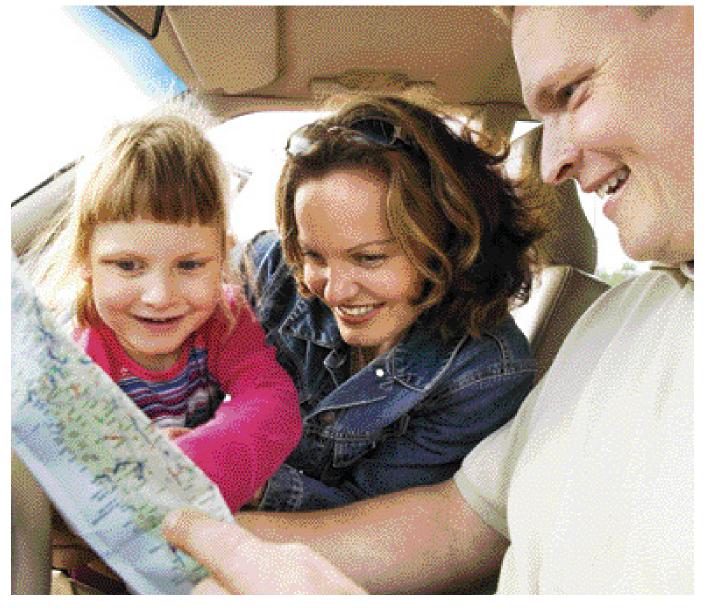
Tips and tools to get you where you want to go.

ow is the time to start planning your holiday vacation. Whether you're taking to the skies or hitting the road, travel can be stressful. Consider these suggestions to make getting to your destination more enjoyable and rewarding.

Avoid Airport Snarls

During the holidays, expect longer security lines, flight delays and scheduling changes. To minimize these inconveniences, avoid traveling on the actual holiday, or the day before or after. When possible, book flights two days

before and after Thanksgiving weekend, Christmas and New Year's Day, and select nonstop flights. Fewer takeoffs and touchdowns mean less opportunity for weather delays and airport congestion to slow you down. Morning flights, rather than those departing in the afternoon,



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also have less chance of delay. Get to the airport early to allow for long lines. Domestic travelers should arrive two hours before departure, and international travelers should come three hours early to provide them ample time to get to departure gates.

Travel Light

Another way to improve your travel experience is to ship your gifts ahead of time. Send packages at least two or three weeks before you expect to arrive so you don't have to pay for expedited shipping. If you do need to travel with gifts, consult www.tsa.gov for the latest guidelines regarding carry-on items. Airport security will need access to everything in your luggage. Don't waste paper and ribbon on a gift that may be unwrapped by a transportation security officer instead of the intended loved one. Consider packing collapsible gift bags for easy wrapping at your destination.

On The Road

When traveling by car, join a roadsideassistance club, and put together a good basic emergency kit containing jumper cables, flares, first-aid supplies, a flashlight, extra batteries, blankets, water, snacks and tools. Allow extra time for unexpected traffic jams and weather delays. Check weather reports along your route and pack tire chains, scrapers and other coldweather gear if your journey will take you into stormy conditions.

Your Just Rewards

Whether you intend to relax on a beach or tour your family's ancestral town, Navy Federal's rewards credit cards can save money, extend vacations and prevent headaches. "We allow bookings on any airline, at any time, with no blackout restrictions whatsoever. For anyone who likes to travel, these are absolutely the best cards they can find," says Jennifer Wisdom in Navy Federal's credit cards division. Navy Federal's goRewardsSM and Flagship RewardsSM cards provide travel-related benefits, such as free rental car insurance and unrestricted travel dates.

You can also put your Navy Federal credit card rewards points to work on the road. With as few as 3.500 points. you can defray travel expenses with a Cash Card for gasoline from Exxon. Likewise, when it's time for a pit stop, gift cards are available for as little as 2,000 rewards points from favorite roadside stops, such as Cracker Barrel, Starbucks and Applebee's.

Regardless of how you reach your holiday destination, try to enjoy the trip. It's easy to lose track of the reason for the journey amid all the last-minute rushing, but the greatest gift you can give your loved ones is to arrive safely.

Find out more about Navy Federal's rewards credit cards at navyfederal.org/credit cards/.

BEFORE YOU TRAVEL, REMEMBER THESE TIPS

- Secure your home before you leave by locking up and setting your alarm.
- Put a hold on your mail and newspaper delivery, or have a neighbor collect them while you're away.
- Set lights and a radio on timers to give your home a lived-in look.
- Invite neighbors to park in your driveway to discourage thieves who are looking for empty-for-the-holidays houses.



Put the "I" back into your investments and make sure it's all about you. Let our financial professionals help you get started with a personalized plan. Invest with a 401(k) rollover, lump sum or low minimum monthly investments. Plan for your children's education, plan for your retirement, or plan to reach a specific financial goal.

Visit navyfederal.org or call us at 1-877-221-8108 for more information and to make a no-cost, no-obligation appointment with a Navy Federal Financial Advisor.



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