

RBC Bank Cross-Border Client U.S. Travel Checklist



If you are spending the winter in the sunny south, it sure beats contending with the ice and snow of the Canadian winters. To truly enjoy the perks of the snowbird lifestyle, preparation is the key.

RBC Bank* is pleased to provide this comprehensive, easy-to-follow checklist to help you prepare for your stay in the U.S. and ensure your time here is enjoyable and stress-free.

Your Home

Ensure the safety and security of your home.

- Review your insurance policy to find out the coverage you have when your home is unoccupied for a period of time.
- Consider hiring a house-sitter or ask a trusted friend or family member to check your home while you're away.

Travel and Health Insurance

Review your current travel and health related insurance.

- Are you covered for unexpected emergency medical expenses, trip interruption and lost or stolen baggage?
 - **TIP:** Your provincial health plan and coverage through your credit card or work may not fully protect you.
 - If you are a frequent traveler, you can save time and money with a Mutli-Trip Annual Plan. Consider obtaining RBC Royal Bank® Travel HealthProtector® insurance! It's an affordable comprehensive insurance that helps you manage all the important details during a medical emergency that occurs anywhere outside your home province, territory or Canada.
 - To learn more about Travel HealthProtector insurance, visit rbccroyalbank.com/travelinsurance/need-travel-insurance.html. For additional information, you may also visit the RBC Royal Bank location nearest you or call 1-800-565-3129.

Medical Information

Take your important medical information with you.

- Ask your doctor to provide a longer-term prescription so you won't have to renew it while you're away.
- Have the name and number of a doctor and the nearest hospital at your U.S. destination.
- Remember to take your Provincial Health Insurance card(s) with you to the U.S.

Vehicle Insurance, Licensing and Registration

Review your insurance and the licensing/registration requirements for your destination.

- Check to see if you need to register your vehicle in the U.S.
- Determine if you will need a U.S. driver's license (requirements vary by state).
- Do you want/need to have roadside assistance coverage while in the U.S.?
- Don't forget to take your vehicle insurance documents with you to the U.S.

Legal/Taxes

Confirm the applicability of legal documents and determine any potential U.S. tax liability.

- Determine the validity in the U.S. of your Power of Attorney/ Letter of Direction, if applicable, as they may not be valid in the state you are going to if not prepared in a specific manner.
- Bring these documents and your passport with you to the U.S.
- Review the length of your stay in relationship to the U.S. residency and tax implications.
 - **TIP:** The formula to determine U.S. taxability is the sum of the following:
 - The sum of all days spent in the U.S. during the current year;
 - + One-third of all days spent in the U.S. during the previous year;
 - + One-sixth of all days spent in the U.S. during the year before that;
 - ≥ 183 days
 - You may be required to pay U.S. taxes, unless you have filed out and submitted Form 8840 to the U.S. Internal Revenue Service (IRS), which proves Canadian tax and residency responsibilities. For more information, visit irs.gov and search for Publication 519, U.S. Tax Guide for Aliens.



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Banking

Obtain a U.S. based checking account and credit card, if you don't already have one.

- ❑ If you are paying bills in the U.S. during your travels, you will need to do it in U.S. currency, requiring a U.S.-based checking account. To apply to open a U.S. checking account, visit any RBC Royal Bank branch. Already in the U.S.? Call 1-800 ROYAL® 5-3 (1-800-769-2553) to speak with one of our dedicated, bilingual Customer Service Representatives.
- ❑ Apply for an RBC Bank credit card[‡] if you do not already have one. RBC Bank Visa Signature[‡] Black credit card is a hassle free way to make U.S. purchases and avoid currency exchange fees when you do!
 - **TIP:** Already have a U.S. checking account at RBC Bank? Before you leave Canada, make sure you:
 - Have your U.S. based debit card to ensure you have access to your U.S.-based bank account and ATM. Make sure you know your PIN.
 - Have your RBC Bank checks.

- Update your RBC Bank account preferences. Log into your U.S.-based RBC Bank Online Banking account at rbcbank.com. After logging in, click on “Customer Service” and then select “My Profile & Preferences” to:
 - Provide your updated mailing address, phone number(s) and email address.
 - Sign up to receive eStatements for your deposit accounts, which will ensure your statements reach you, anywhere.
 - Enroll in the RBC Bank automated telephone banking system, which will allow you to confirm your balance, transfer funds, initiate stop payments, order checks and conduct credit card inquiries 24/7/365.
- Enroll in RBC Bank Remote Deposit Capture on your Smartphone or personal computer to allow you to easily create images of checks you receive and securely transmit them for electronic deposit. To enroll, call 1-800 ROYAL 5-3 (1-800-769-2553).

And finally, don't forget to:

- ❑ Forward your mail or have a plan for someone to collect it for you.
- ❑ Cancel or place on hold an newspaper or magazine subscriptions.
- ❑ Add international roaming to your cell phone service call/text/data plan.
- ❑ Identify the most convenient ATM locations where you will be able to withdraw funds from your U.S.-based account, many at no fee[‡]. For a list of ATMs available to you, visit rbcbank.com/atms.

For nearly a decade, RBC Bank has been offering a variety of banking solutions to help make your life a little easier on both sides of the border. Based on our unique understanding of Canadian culture and our cross-border clients, we're committed to providing financial services to meet your specific needs.

To learn more about the convenient banking services provided by RBC Bank, call 1-800 ROYAL 5-3 (1-800-769-2553) or visit us online at rbcbank.com.



RBC Bank



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1 Travel HealthProtector Insurance is underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by RBC General Insurance Company.

2 All loans and lines of credit subject to credit approval.

3 RBC Bank will not charge for ATM cash withdrawals and, upon request will refund fees other banks may charge – up to two per month for Royal Embassy Checking clients and up to four per month for Preferred Checking clients.

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