

U.S. Travel Checklist



It's the best time of the year, isn't it? The time you get to head south toward warmth and sunshine, and leave the cold Canadian winter behind. Before you head out, there are a number of things to take care of. Here's a checklist to help keep your pre-trip to-do's straight and make sure you're fully prepared for your migration south of the border.

Your home:

Whether you're leaving for a few weeks or a few months, you want your home prepped for your time away so that you don't need to worry about it while you're gone.

- ❑ Adjust your thermostat to somewhere between 10 and 15 degrees Celsius. Any lower than that and you run the risk of freezing pipes if (or when) it gets cold outside
- ❑ Turn off your water and be sure to run your taps until they're dry
- ❑ Unplug small appliances and electrical devices
- ❑ Arm your security system if you'll be using it while away
- ❑ Check your home insurance policy to ensure you're protected while your home is unoccupied. You may need to satisfy some conditions to qualify for coverage
- ❑ Have a trusted friend, family member or professional house sitter look in on your home regularly. Your insurance provider may dictate how often this needs to happen

Your health:

Healthcare tends to be Canadians' primary concern when heading to the U.S. for an extended period of time. Ensure you're protected in case of illness or injury.

- ❑ Arrange for travel health insurance. Keep in mind that your provincial health plan may not cover all emergency medical expenses once you leave your home province/ territory, and it typically covers only a limited portion once you leave the country

- ❑ Pack up all your medications and take a listing of your prescriptions should you need anything refilled, or require emergency care
- ❑ Find the name and number of a local doctor and the hospital closest to your U.S. destination

Your legal situation:

There's no question you'll want to stay on the right side of tax and immigration laws while in the U.S. Here are some important steps to take before you go:

- ❑ Check that the length of your stay conforms to U.S. residency and tax regulations. If you're not sure what those are, review our [Seven Things Every Canadian Should Know About U.S. Tax & Immigration Rules](#)
- ❑ Visit [irs.gov](https://www.irs.gov) to determine which forms you'll need to complete to prove your Canadian residence and tax situation
- ❑ Check that your Power of Attorney and/or Letter of Direction are valid in the state that you are going to. Don't forget to bring them with you to the U.S.

Your vehicle:

Many Canadians hit the road for their U.S. getaways. Protect your car with these steps:

- ❑ Make sure your insurance is up to date, covers you south of the border, and that you have a copy of your policy on hand throughout your stay
- ❑ Check to see if you'll need a U.S. driver's license and whether you'll need to register your vehicle in the U.S. – requirements vary by state
- ❑ Consider getting U.S. roadside assistance coverage for protection during your travels

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Your mail and cell phone:

By planning ahead, you can save money on your cell phone bill and by hitting the pause button on newspaper and magazine subscriptions:

- Forward or put a hold on your mail so that it doesn't build up while you're gone
- Cancel or hold subscriptions – you'll save money and paper!
- Add international roaming to your cell phone or check with your provider for the most cost-effective way to use your phone while away

Your banking:

Banking in the U.S. can be straightforward, convenient and affordable – with the right partner. Here's how you can save time and money:

- Open a U.S.-based checking account with a U.S. financial institution for easy access to U.S. cash
- Apply for a U.S.-issued credit card to save on foreign transaction fees
- Enrol in Online Banking to keep track of your banking from anywhere

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Cross-border banking

- Free, unlimited transfers¹ and instant exchange between your Canadian and U.S. RBC bank accounts
- Over 50,000 no-fee ATMs² nationwide
- No foreign transaction fees on U.S. purchases with your U.S. Visa debit card

U.S. home financing³

- Use your Canadian credit history to help you qualify
- Avoid the one-time, upfront impact of foreign exchange compared with a cash purchase
- Access U.S. home equity for U.S. cash flow with a home equity line of credit



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¹ No foreign transaction fees or transfer fees will be charged. Foreign exchange rates apply when converting currencies. Standard account charges may apply. Maximum transaction limits may apply and are subject to change. Availability of the money will depend on the time when it is sent from Royal Bank of Canada or RBC Bank. Transaction may not appear on your account transaction history until the following day but will reflect the date of transfer.

² Standard account fees and transaction limitations will apply. To find a no-fee ATM near you visit www.rbcbank.com/atms.

³ Mortgages and Home Equity Lines of Credit (HELOCs) are subject to approval, including verification of acceptable income, credit worthiness and property valuations. Minimum and maximum property values and maximum loan-to-value ratios apply. Homeowner's insurance is required for all loans and lines of credit and flood insurance is required if the property is located in a Special Flood Hazard area. Escrows may be required on mortgages. There are closing costs associated with mortgage products. In addition to a ½% Origination fee (with a \$500 minimum and a \$2,000 maximum) due at origination and a \$50 annual fee, third party closing costs for Home Equity Lines of Credit may range from \$900 to \$9,000. Home Equity Lines of credit are not offered for properties in Texas. Home Equity Lines of Credit are not available for investment properties.

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