2026

Money On Tour

Over the years we have found that having your ATM card to get money out of a bank on tour, is the best way to go. (Almost no one uses traveler's checks any more). You have the option of getting it out of your savings or checking, just like back home. You will have access to ATM machines every day of your tour. The exchange rate is given for that day, by your bank, and it is usually pretty good.

You will see ATMs that are not attached to a bank, but are attached to shops or restaurants. These typically have terrible exchange rates, in addition to high fees. They have names such as <EuroNet> etc. Look for ATMs that are *attached to banks* for best rates.

Upon arrival most airports have ATM machines or places to change any cash into Euros. Another option is to order Euros from your home bank before you leave. One hundred Euros should do it to get you started and then you can take money out as you travel. Make sure to order at least a week in advance from your bank, and ask for smaller denominations (5, 10, & 20 euro notes) so that you can tip the cab driver or your luggage carrier at the hotel and not have to wait for change.

Please remember that you will be facing an ATM machine that only has numbers on the keypads. If you remember your pin as letters, make sure you know the corresponding numbers.

You may also pay by credit card for many of your purchases. Keep in mind that many places do not (like to) accept American Express (they charge the merchants higher fees). The following credit cards do not have transaction fees for overseas purchases. Please be sure to specifically ask about international transactions fees before signing up for these cards as things can change. *The Olive Odysseys do not accept any payment or commissions on these recommendations, these are just to help you!* See nerdwallet.com for more information.

The Barclaycard Arrival™ World MasterCard®
Capital One® Quicksilver® Cash Rewards Credit Card
The Capital One® Quicksilver® Cash Rewards Credit Card
Chase Sapphire Preferred® Card (this one also offers trip insurance)
The BankAmericard Travel Rewards® Credit Card
PNC Premier Traveler™ Visa

In addition, if you are using your credit card to make a purchase in Euros, make sure that the shop *charges you in Euros*. They might ask you if you want them to convert your purchase to dollars before charging your card. There are hidden fees and bad exchange rates using this 'dynamic currency' exchange rate-in other words it is a rip-off. Make sure you have a credit card that does not have an international transaction fee and then make sure your purchases are done *in Euros. **ATM's are now asking you the same-if you would like them to do a dynamic conversion-do not accept this as the conversion is not as good as your bank will automatically do for you. Make sure your ATM withdrawals are in Euros-not US dollars, in other words.***

Alert your bank that you will be traveling and if you have not done so already, sign up for alerts each time your card is charged. This will help you to keep track of any fraud or overcharges.