

-- record off your depositing the check. No box needed for your bank account

**Direct Deposit** - sending your paychecks automatically deposited into your checking account without having to make an trip to the bank.

To set up Direct Deposit, you will need to provide the following to your employer:

1. **Routing Number** - the number in the bottom left corner of your check used to identify your bank/institution.
2. **Account Number** - the number in the bottom middle of your check and its unique number used to identify your bank account.

**Auto Withdraw** - is used to automatically have your bills paid out of your checking account.

**Credit Card** - uses money in your checking account to cover purchases; used to withdraw money from ATMs or credit cards. Personal Identical Number  
Objects can be used to **protect** (certify, addressees, or transmitters in general).  
Credit cards give out your PIN to anyone, including friends or family.  
Credit card companies often **lock** your debit card.

When you open **new** off your bank account, it comes with 2 business days for deposit to be available for use.

**Overdraft** - when you accidentally spend more money than is in your account.

**Overdraft Protection** - offers the most advanced institution for overdrafts. If you overdraft your account off your overdraft, your account will be charged a fee that your check won't withdraw on debit card (transaction) with go through.  
Once you overdraft your account, your transactions will go **over** off your account because there's enough money in your account.

**Type of Savings Accounts**:

- 1. **Simplified Savings Plan** -- no **SPS** Plan -- save money for education.
- 2. **Maturity Mutual Account (MMA)** -- offers higher **interest** with short term savings, required to higher minimum **balance** to be maintained.
- 3. **Certification of Deposit (CD)** -- offers your money for a pre-set period of **time**, offers a higher interest rate than traditional savings but can't withdraw money easily without paying a **penalty**.

**Using Checking Accounts**:

1. Writing checks is still recording in check register off.
2. Withdrawning money from ATMs.

# Everfi Financial Literacy Answers Module 9

**Minjie Lin**

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