

- record of you approving the check to be transferred to your bank account

Direct Deposit - having your paycheck automatically deposited into your checking account without having to make a 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/financial institution
2. **Account Number** - the number in the bottom middle of your check and is a unique number used to identify your bank account

AutoBill Pay - a way to automatically have your bills paid out of your checking account

Debit Card - uses money in your checking account to cover purchases; used to withdraw money from ATMs

Choose a **PIN** - Personal Identification Number

Don't choose a PIN that's easy to guess (birthday, address, or numbers in order)

Don't give out your PIN to anyone, including friends or family

Don't let anyone else use your debit card

Keep your own **record** of your transactions!! It can take 2 business days for deposits to be available to use.

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

Overdraft Protection - offered by most financial institutions for an additional **fee**

If you overdraw your account, you will be charged a fee but your check (or withdrawal or debit card transaction) will go through

If you do not opt-in for overdraft protection, your transactions will get **declined** if you do not have enough money in your account

Types of Savings Accounts

- **Special Savings Plan** - ex. **529 Plan** - save money for education
- **Money Market Account (MMA)** - offers a higher **interest** rate than traditional savings; requires a higher minimum **balance** to be maintained
- **Certificate of Deposit (CD)** - stores your money for a pre-set period of **time**; offers a higher interest rate than traditional savings but can't withdraw money early without paying a **penalty**

Using Checking Accounts

1. Writing checks and recording in check **register** 
2. Withdrawing money from ATMs

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Xiang Xie



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