

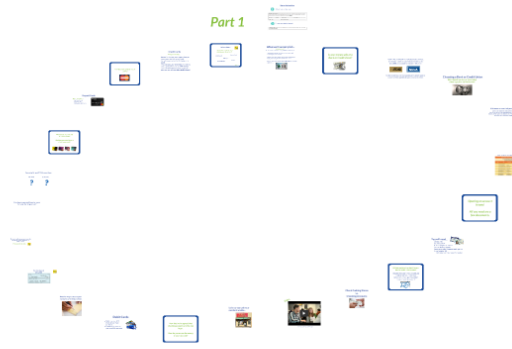
Check it Out

Let's complete the Pie Survey so we're aware of what you already know.



The presentation is based on part of PFC's [Presentation](#).

Part 1



Personal Finance JEOPARDY!



[Click the picture](#)
[Main Content & Additional Content on this slide](#)

Part 2





*Let's complete the Pre-Survey so we're
aware of what you already know.*



This presentation is based on part of FDIC MoneySmart



Survey Instructions

1

Fill out the identifier code.

Identifier Code Instructions: This code will help us to match up your pre and post surveys. Please write your first initial, last initial, month of birth (as a two digit number) and day of birth (as a two digit number). For example, Cheryl Thompson, who was born on March 13th, would write **CT0313**.

First Initial: _____ Last Initial: _____ Month of Birth (2 digit number): _____ Day of Birth (2 digit number): _____

Today's Date: _____ Name(s) of Instructor(s): _____

2

Try your best, but don't guess!

Survey Instructions: Answer each of the following questions. If you do not know the answer, select "I don't know."
Don't guess at the answer.

What we'll accomplish...

In this lesson, you'll:

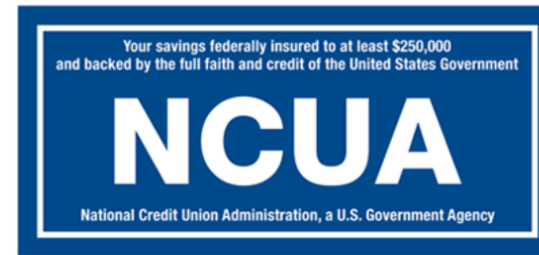
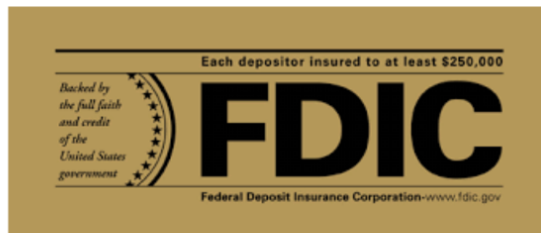
- Learn how to research & pick a good bank or credit union.
- Figure out how to open an account & how to manage it responsibly to avoid extra fees.
- Discover how check-cashing stores actually cost you more money than having a bank or credit union account.
- Recognize the ways your identity could be stolen & learn how to protect it.



*Is your money safe at a
Bank or Credit Union?*



Both FDIC and NCUA are fully backed by the U.S. Government and both provide protection up to \$250,000 per account holder per institution!



No depositor has ever lost a penny of insured deposits since the FDIC and NCUA were created in 1933.

Choosing a Bank or Credit Union

What should you keep in mind when choosing a financial institution?



Choosing a Bank or Credit Union

Services & Convenience



What to research?

What services do they provide?

Is the location of their branches and ATMs important?

What to look for?

What to research?

What is the interest rate on savings accounts?

Do they offer account management services?

What to look for?

What to research?

What services
do they
provide?

In the location of

What to look for?

What to research?

**What services
do they
provide?**

In the location of

What to look for?

- Free online and mobile banking
- 24 hour customer service
- Checking and savings accounts
- Credit cards and loans

provide?

accounts

- Credit cards and loans

Is the location of
their branches
and ATMs
important?

provide?

Is the location of
their branches
and ATMs
important?

accounts

- Credit cards and loans

- Yes, if you want personal service
- Yes, if you plan to use a no-fee ATM
- No, if you plan to use online and mobile banking tools



What to research?

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interest rate
on savings
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What to look for?

- You can shop around to compare rates
- Online banks usually have the highest rates

**Do they offer
account
management
services?**

Do they offer account management services?

- Low balance text alerts
- Linking savings and checking accounts
- Automatic transfers
- OPT OUT of overdraft service *and* protection, so that you aren't charged any fees.
- If you don't have the money in your account, then you can't make the purchase.

Choosing a Bank or Credit Union

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Choosing a Bank or Credit Union

Fees



What to research?

Are there
monthly
service fees?
(\$5-\$12/mo)

Are there charges
for ATM usage?
(\$2-\$6/transaction)

What to look for?

What to research?

What other
fees could you
encounter?

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- Most waive the fees with direct deposit or by maintaining min. balance

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- Try to only use in-network ATMs
- Some partner with other institutions to create a bigger network



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What other fees could you encounter?

What to look for?

- Overdraft/Non-Sufficient Funds: \$25-\$35/transaction
- Excess Transactions: \$20/transfer

Choosing a Bank or Credit Union

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There could be other fees for paper statements, inactivity, etc.

Discuss all potential fees and how to avoid them with your banker before you open an account!

A bit more on overdraft protection...

Banks and credit unions offer services where if you write a check or use your debit card to spend more than you have in your account (called an overdraft), they will still allow you to make your purchase.

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Opting in

Opting out

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Opting out

- You are authorizing your financial institution to **LOAN** you money or transfer money from one of your other accounts **FOR A FEE**, so that you can make a purchase when you don't have enough money.
- You will be charged separately for every overdraft you make.

Sounds good, right?

Not so fast...

Opting in

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Opting out

- If you don't have enough money in your account, your transaction will be declined.
- This may be embarrassing, but it will save you from paying extra fees.
- This does not protect you from fees if you write a check and don't have enough money to cover it.

Fees can add up quickly if you're not careful!

Overdraft Protection Example				
Minimum Daily Balance Requirement = \$75 Fee if you fall below \$75 = \$10 Overdraft Fee = \$35/transaction				
Date	Type	Description	Amount	Account Balance
10/1/18	Starting Balance			\$75.00
10/1/18	Direct Deposit	Pay Day!	\$100.00	\$175.00
10/2/18	ATM Withdrawal	Spending money	-\$40.00	\$135.00
10/7/18	Debit Card Purchase	Denny's + tip	-\$17.00	\$118.00
10/10/18	Online Purchase	Concert tickets	-\$94.00	\$24.00
10/10/18	Debit Card Purchase	Office Max	-\$25.00	-\$1.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$36.00
10/10/18	Debit Card Purchase	Ian's Pizza	-\$5.00	-\$41.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$76.00
10/11/18	Bank Fee	Min. Balance Fee	-\$10.00	-\$86.00

Fees can add up quickly if you're not careful!

Overdraft Protection Example

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Date	Type	Description	Amount	Account Balance
10/1/18	Starting Balance			\$75.00
10/1/18	Direct Deposit	Pay Day!	\$100.00	\$175.00
10/2/18	ATM Withdrawal	Spending money	-\$40.00	\$135.00
10/7/18	Debit Card Purchase	Denny's + tip	-\$17.00	\$118.00
10/10/18	Online Purchase	Concert tickets	-\$94.00	\$24.00
10/10/18	Debit Card Purchase	Office Max	-\$25.00	-\$1.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$36.00
10/10/18	Debit Card Purchase	Ian's Pizza	-\$5.00	-\$41.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$76.00
10/11/18	Bank Fee	Min. Balance Fee	-\$10.00	-\$86.00

*You paid \$110
for items that
should have only
cost \$30!*

*Opting out of
overdraft
protection would
have prevented
this.*



*Opening an account
is easy!*

*All you need are a
few documents.*

You will need...

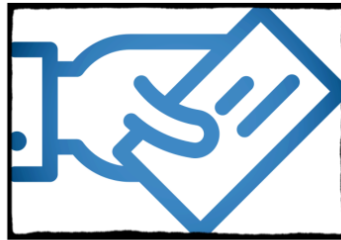
- 2 forms of ID
- Social Security #
- Address and phone number
- Cash or check to deposit
- Parent or guardian's consent and signature (if you're under 18)

*some accounts don't require a parent or guardian



*Still not convinced you should open a
bank or credit union account?*

Imagine that you have a job and you
need to cash your paycheck.
Where would you go if you didn't
have a checking account?



Check Cashing Stores vs. Checking Accounts



Video



Move mouse over video & click to play

Let's say you cash your
paycheck weekly...



Let's say you cash your
paycheck weekly...



...Your check is usually \$150 and you
pay about \$8 a week to cash it at a
check cashing store.

That's means you're paying \$32 a month...



...which equals \$384 a year.

Don't pay to access your own money!



The cost to deposit into a checking account= \$0

Keep that \$384 for yourself!

*Now that we've agreed that
checking accounts are the way
to go...*

*How do you access the money
in your account?*

Debit Cards

- Withdraw at an ATM
- Point Of Sale (POS) purchases
- Cash back option when you make POS purchases



Another way to access your money is by writing a check.



The Key Aspects of a Check



MY NAME
MY ADDRESS

1000

Month Date, Year
DATE

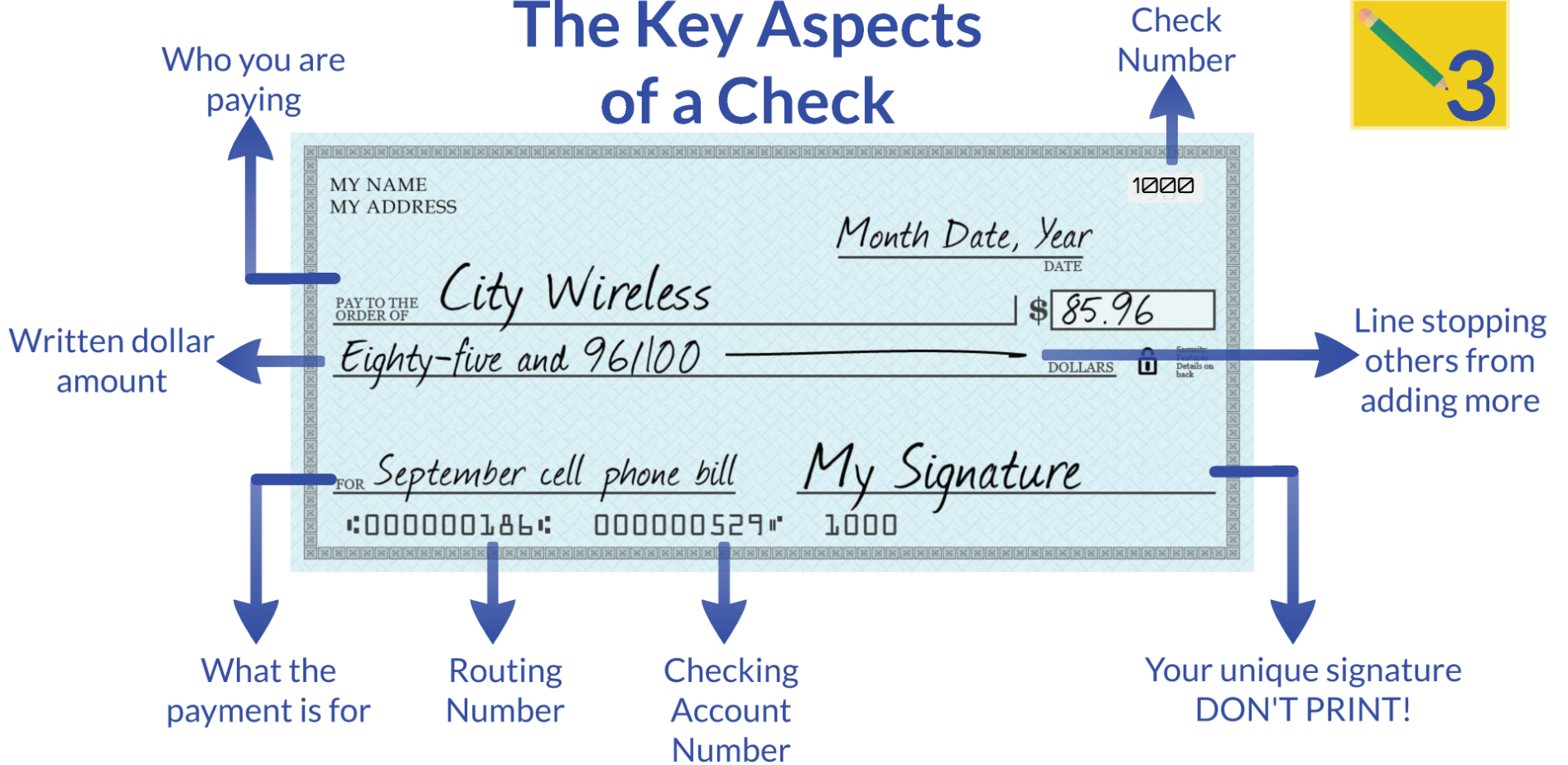
PAY TO THE ORDER OF City Wireless | \$ 85.96

Eighty-five and 96/100 ————— DOLLARS  Security Features Details on back

FOR September cell phone bill My Signature

⑆000000186⑆ 000000529⑈ 1000

The Key Aspects of a Check



Checks may not be as common anymore, but
routing and account numbers are still
VERY important.

Three uses for this information:



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Payroll Direct Deposit

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Three uses for this information:



- ✓ Payroll Direct Deposit
- ✓ Automatic Bill Payments

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Three uses for this information:



- ✓ Payroll Direct Deposit
- ✓ Automatic Bill Payments
- ✓ Wire Transfers

Checks may not be as common anymore, but routing and account numbers are still **VERY** important.

Three uses for this information:



- ✓ Payroll Direct Deposit
- ✓ Automatic Bill Payments
- ✓ Wire Transfers



Protect these numbers!
They are the keys to your account.



**How else can you send & receive money
from your checking account?**

How else can you send & receive money from your checking account?



zelle®

popmoney

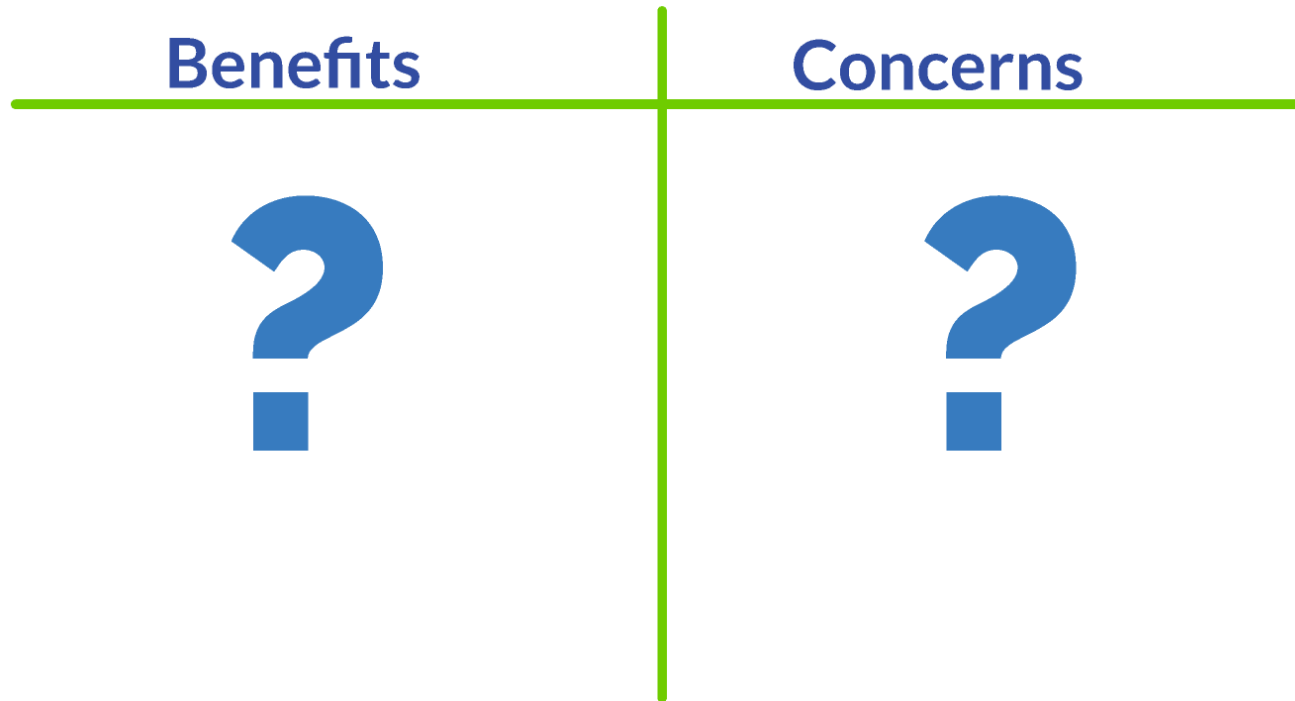
venmo



Apple Pay



Person-to-Person (P2P) Payment Apps



Person-to-Person (P2P) Payment Apps

Benefits

- Makes paying friends & family easy
- No more ATM trips & fees when you need to split an unexpected expense
- Some bills, such as rent, can be paid through these services

Concerns



Person-to-Person (P2P) Payment Apps

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- Makes paying friends & family easy
- No more ATM trips & fees when you need to split an unexpected expense
- Some bills, such as rent, can be paid through these services

Concerns

- Security & privacy risks - some are connected to social media
- Private banking information is provided to a 3rd party
- Linking a credit card (rather than debit) can result in fees
- Some charge transaction fees

*What about prepaid cards
and credit cards?*

*Are those connected to your
checking account?*



*What about prepaid cards
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*Are those connected to your
checking account?*

No!



Prepaid Cards

Often referred to as:

- NetSpend cards
- Payroll cards
- Reloadable debit cards



Prepaid Cards

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- Reloadable debit cards



Tips:

- Some companies use them to pay employees.
- They look just like debit and credit cards.
- You can't transfer money to your checking or savings accounts from them.
- Many charge maintenance and access fees.

*How do credit cards fit into all
of this?*



Credit Cards

Always remember...

- You aren't using your own money when you make a purchase with a credit card.
- Every time you swipe, it is like taking out a **LOAN**.
- If you don't pay your bill on time or in full, you have to pay back the money, **with interest**.
- If you don't have the money to pay for your purchase now, **will you when the bill comes?**

Let's review...



Which of these are connected to your checking account and which aren't?

Debit Card

Credit Card

P2P apps

Prepaid Card

Check

END PART 1

START PART 2

Now that you know how to access your money, it's important to keep track of it



CITIBANK SINGAPORE LOCATIONS IMPORTANT NOTICES CONTACT US

citibank

My Cit Payments & Transfers Wealth Management Services Rewards & Offers Sign Off

Welcome to Citibank Online! John Smith | Last Login: 09 Dec 2013 at 3:32 PM | My Profile | Messages

PAYMENTS & TRANSFERS

- MAKE A PAYMENT & TRANSFER
- MULTIPLE PAYMENTS & TRANSFERS
- MANAGE PAYEE LIST
- MANAGE PAYMENTS & TRANSACTIONS
 - Bills Due
 - Scheduled Transactions**
 - Credit Card Recurring Payment
 - Fixed Giro
 - My Favourites
- OTHER BANK SETUP
- ELECTRONIC PAYMENT OF SHARES (EPS)

Scheduled Transactions

To Account	Frequency	Amount	Date	Status
Checking :XXXXXXXX018	Monthly until cancelled	SGD 1.00	1 Aug 2014	Active
AAA BILLING PAYEE	Weekly until cancelled	SGD 5.00	8 Aug 2014	Active
CHEQUE PAYEE	Annually until cancelled	SGD 9.99	1 Sep 2014	Active
CHEQUE PAYEE	Every other week until cancelled	SGD 10.00	10 Oct 2014	Active
DBS CREDIT CD PAYEE	Semi-annually until cancelled	SGD 10.10	10 Nov 2014	Suspended
DBS ELECT PAYEE	Once	SGD 4.50	1 Dec 2014	Active
Checking :XXXXXXXX018	Once	SGD 1.00	15 May 2015	Active
Credit Line :XXXXXXXX006	Once	SGD 1.00	15 May 2015	Active

**One of the most important
parts of managing your
accounts is understanding**

Current Balance

VS

Available Balance

Current Balance

VS

Available Balance

Current Balance



The amount of money in your account, plus or minus all transactions that **have** cleared.



VS

Available Balance



Your current balance, plus or minus any other transactions that your financial institution knows about, but that **have NOT** cleared yet (aka pending transactions).

More on Pending Transactions...

Pending transactions have been authorized, but they haven't cleared yet because the amount may change.

Examples:

paying for gas
at the pump



leaving a tip at
a restaurant



Often deposited checks are held as "pending" so that the bank or credit union can ensure that the check won't bounce **BEFORE** putting the money into your account.

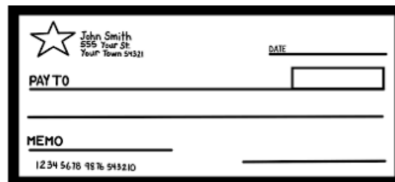


You need to keep your pending transactions and your available balance in mind when you are reviewing your account and making decisions about spending.

Other things to think about:

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Other things to think about:



The image shows a check stub form with the following fields and text:

- Top left: A star icon followed by the text "John Smith", "555 Your St.", and "Your Town 54321".
- Top right: A line labeled "DATE" followed by a blank space.
- Middle left: A line labeled "PAY TO" followed by a small rectangular box.
- Bottom left: A line labeled "MEMO" followed by a blank space.
- Bottom center: A small number "1234 5678 9101 99990".

checks you've written or sent to other people that haven't been cashed yet

You need to keep your pending transactions and your available balance in mind when you are reviewing your account and making decisions about spending.

Other things to think about:



A check stub form with the following fields: 'PAY TO' (with a small box to its right), 'MEMO', and 'DATE'. At the top left, there is a star logo and the name 'John Smith' with '555 Your St.' and 'Your Town 54321' below it. At the bottom, there is a MICR line: '1234 5678 9101 99990'.

checks you've written or sent to other people that haven't been cashed yet

upcoming automatic payments that you have scheduled

- *streaming services*
- *gym memberships*
- *bill payments*



Monitoring your checking account



- Electronic tools from your bank or credit union are available via online and mobile banking
- You can also use other mobile apps, a spreadsheet or a written register/journal
- Check your available balance any time, especially before buying something

Online and Mobile Banking Features



PAY BILLS

- Make one-time or recurring payments
- Add, edit and remove Payees
- View bills on the go

CHECK DEPOSIT²

- Deposit checks anywhere
- Save time with fewer trips to the bank

TRANSFER FUNDS

- Transfer between accounts quickly and easily
- Transfer to and from Checking, Savings, Lines of Credit or Loans

PAY PEOPLE³

- Send money to friends and family
- Delivery methods include text, email or PayPal
- Include payment details and notes

LOCATIONS

- Search for nearby banking centers or ATMs
- Filter by address or zip code
- Detailed view includes address and phone number

MY REWARDS

- Cash back from qualifying merchants
- Redeem rewards on the go
- Just use your Bank Midwest debit card

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Pay Bill

SELECT A PAYEE

Am Credit Card
*7161
1 business day to deliver

Daves Auto Repair
*2827
1 business days to deliver

Deposit

Front Back

MY CHECKS

← Transfer

Transfer From

Transfer To

Amount

Transfer will be processed as soon as possible

TRANSFER FUNDS

- Transfer between accounts quickly and easily
- Transfer to and from Checking, Savings, Lines of Credit or Loans

← Pay People

Pay A Person Activity Co

Search for a contact

Kent

kent@gmail.com

PAY PEOPLE³

- Send money to friends and family
- Delivery methods include text, email or PayPal
- Include payment details and notes

Accounts Recent Locations More

POINT CHECKING 10418
\$1,630.74

TRANSFER

WELLS FARGO 10376
\$30 Transfer Pay Bill Deposit

PRIME CITY MARKET 10022
\$10,000.00
Pay People

HOME EQUITY CREDIT LINE 1401
\$10,000.00

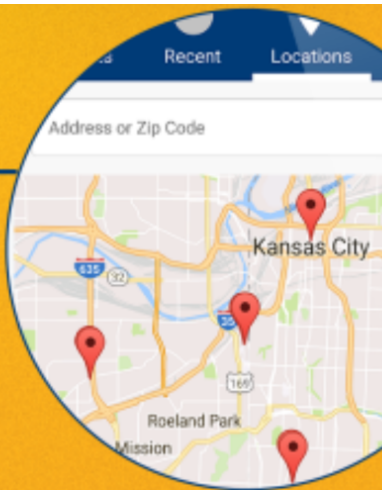
AUTO LOAN 1461
\$8,310.33

Recent Locations

The image displays the Bank Midwest mobile app interface on a smartphone. The app has a blue header with the Bank Midwest logo and navigation icons for Accounts, Recent, Locations, and More. A sidebar menu includes Help, My Rewards, Payees, and About. Two callout boxes provide details about the 'Locations' and 'My Rewards' features.

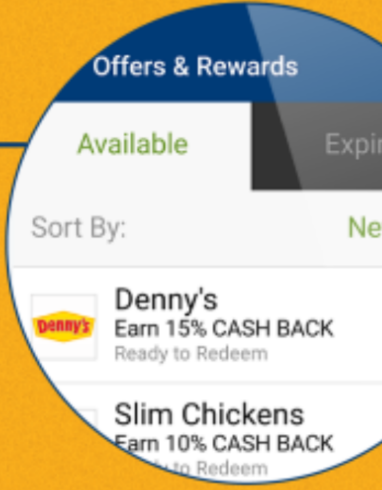
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What happens if you don't monitor your checking account and end up overdrafting frequently?



There is a good chance that your name will end up in **CHEXSYSTEMS**

ChexSystems is a database that banks use to track people who mishandle checking and savings accounts.

- Before you open an account, a financial institution will check to see if you are listed as someone who has misused their accounts in some way.
- The information is shared by all financial institutions.



Tips for staying out of **CHEXSYSTEMS**

- ✓ Don't write checks or use your debit card to spend more money than you have available in your account.
 - *Don't forget about pending transactions and automatic payments!*
- ✓ **OPT OUT** of overdraft protection with your debit card.
- ✓ Ask how long it will take for a deposit to be credited to your account and wait to withdraw until after that point.
- ✓ Make sure that all of your purchases and checks have cleared before closing an account.

Identity theft...

What is it?

Identity theft is when a person steals someone else's personal information, such as credit cards, bank account or social security numbers, and uses them to purchase goods or services.



How do identity thieves steal your information?

1

By accessing documents that are left unsecured, going through mail that has been discarded improperly, or scamming people into giving up their information **by mail or by phone.**



2

By hacking into online accounts, intercepting internet activity on unsecured wifi networks, or phishing for personal information.

Can you guess the 3 missing words?



_____ is the act of fooling a computer user into submitting personal info by creating a counterfeit website or email that looks like it should be trusted.

It is a hacker technique of "fishing" for passwords and other secret financial and personal info.



- _____
- Asking for money, website credentials, personal info
 - Government warnings or threats
 - Unsolicited tech support

Counterfeit websites

*Google Drive and
Dropbox scams*

Many other scams!

Can you guess the 3 missing words?



Phishing is the act of fooling a computer user into submitting personal info by creating a counterfeit website or email that looks like it should be trusted.

It is a hacker technique of "fishing" for passwords and other secret financial and personal info.



Scam emails


- Asking for money, website credentials, personal info
- Government warnings or threats
- Unsolicited tech support

Counterfeit websites

***Google Drive and
Dropbox scams***

Many other scams!

How to stay safe online

 Secure | <https://mail.google.com/mail/u/0/#inbox>

- Ensure you are using private network connections and secure websites when accessing accounts online.
- Avoid using the same password and user name for multiple accounts.
- Be wary of messages, wall posts, or tweets from unfamiliar individuals.
- Choose your "friends" carefully.
- Don't click on links that seem suspicious.

Video



Move mouse over video & click to play

Avoiding identity theft...

- Keep your birth certificate and social security card in a safe, secure place (**not with you!**).
- Keep your phone, driver's license, debit cards, checkbook, credit cards and other banking documents in a safe, secure place.
- Do not give your personal information or social security number over the phone or internet unless you are **sure** you're talking to a reputable organization and it is **necessary** to do so.





- Limit your paper trail & guard your data.
- Shred personal information before discarding.
- Pick up your mail as soon as possible.
- Pay bills via online banking or mobile banking to avoid having to mail checks.
- If you do need to mail a check, use a post office mailbox.



Go Do It Now!

Financial Issue	Best Practices to Help Manage Money Responsibly	My Financial To Do List
Savings and Checking Accounts at a Bank or Credit Union	<input type="checkbox"/> I have opened a: <ul style="list-style-type: none"> <input type="radio"/> savings account <input type="radio"/> checking account (if I have a job) <input type="checkbox"/> I am adding money to my savings account regularly to “Pay Myself First.” <input type="checkbox"/> If I have a checking account, I have chosen to “OPT OUT” of overdraft protection so I can’t buy things when I don’t have enough money in my account. <input type="checkbox"/> I don’t use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.	<i>Create your action plan!</i>
Online and Mobile Banking	<input type="checkbox"/> I am enrolled in online and/or mobile banking. <input type="checkbox"/> I review my account activity at least once each week to verify that the activity is accurate. <input type="checkbox"/> I check my available balance before making purchases to make sure I can afford what I am going to buy.	
Identity Theft	<input type="checkbox"/> I don’t share my passwords or PINs with anyone and I have them saved in a safe place only I know about. <input type="checkbox"/> I log off of computers and other electronic devices when I am not using them. <input type="checkbox"/> I don’t share my social security number and account number with others or in electronic format. I have them memorized and don’t carry them with me.	



Financial Issue	Best Practices to Help Manage Money Responsibly
Savings and Checking Accounts at a Bank or Credit Union	<ul style="list-style-type: none"><input type="checkbox"/> I have opened a:<ul style="list-style-type: none"><input type="radio"/> savings account<input type="radio"/> checking account (if I have a job)<input type="checkbox"/> I am adding money to my savings account regularly to “Pay Myself First.”<input type="checkbox"/> If I have a checking account, I have chosen to “OPT OUT” of overdraft protection so I can’t buy things when I don’t have enough money in my account.<input type="checkbox"/> I don’t use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.
Online	<ul style="list-style-type: none"><input type="checkbox"/> I am enrolled in online and/or mobile banking.<input type="checkbox"/> I review my account activity at least once each week to verify that the

	<p>accounts.</p> <p><input type="checkbox"/> I don't use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.</p>
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Questions?

*Let's complete the Post-Survey
so we can see what you've learned...*



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