



MODULE 2: You Can Bank On It

PARTICIPANT GUIDE



MONEY SMART for Adults

SEPTEMBER 2018

The Federal Deposit Insurance Corporation is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, non-biased financial education materials, including this Participant Guide. For more information about our family of Money Smart products, visit www.fdic.gov/moneysmart.

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Welcome

Welcome to the FDIC's Money Smart for Adults!

This is the Participant Guide for **Module 2: You Can Bank On It**. Use it during and after training. Mark it up, write in it, take notes—it is yours to keep.

Module Purpose

This module covers banking services and is designed to help you build a positive relationship with a financial institution.

This module also:

- Describes financial products and services available at financial institutions
- Provides information on selecting financial products, services, and providers
- Explains basic steps for opening and managing checking and savings accounts
- Describes prepaid cards, how they work, and tips for using them

Section 1: Financial Products, Services, and Providers

We will discuss how your needs should determine which financial products, services, and providers you select.



Key Takeaway

Consider your needs and shop around for financial products and services.

Financial Institutions: Banks and Credit Unions

Banks and credit unions are financial institutions. They offer a wide range of products and services to help you manage your money. They accept deposits and loan money. For example, they offer checking accounts and savings accounts. They may also offer credit cards, car loans, personal loans, mortgages, and other products and services.

Differences Between Banks and Credit Unions

Banks and credit unions are similar, but they have some key differences.

Banks have customers. Credit unions have members. You have to meet a credit union's criteria for membership to open an account.

Credit unions are not-for-profit organizations owned by their members. Most banks are owned by shareholders.

Banks and credit unions are regulated and insured to keep your money safe.

We use the term "financial institution" in Money Smart to include both banks and credit unions.

Deposit Insurance

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government. It protects the funds depositors place in FDIC-insured banks.

Since the FDIC was established in 1933, no depositor has lost a penny of FDIC-insured funds.

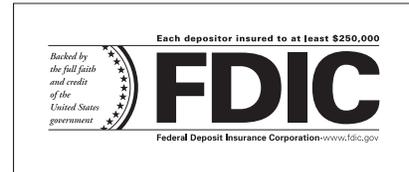
FDIC deposit insurance protects you if the bank fails, meaning that it is closed down by the government.

The FDIC insures deposit accounts at banks, including savings accounts, checking accounts, and certificates of deposit. It also insures cashier's checks, money orders, and other official items issued by an FDIC-insured bank.

The FDIC provides insurance of at least \$250,000 per depositor, per FDIC-insured bank, per ownership category—single account, joint account, certain retirement accounts, for example.

You may notice that banks mention they are a member of the FDIC when you visit a branch or their website.

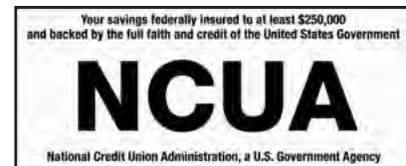
To verify that an institution is FDIC-insured, click on “Bank Find” at www.fdic.gov or contact the FDIC’s toll-free Call Center at 1-877-275-3342.



The National Credit Union Administration (NCUA) insures deposits at credit unions.

To verify that a credit union is NCUA-insured, go to <http://mapping.ncua.gov/> or contact the NCUA toll-free at 1-800-755-1030. You can learn more at www.mycreditunion.gov.

NCUA insurance rules are similar to those of the FDIC.



Accessing Services

Financial institutions may offer access through branches, automated teller machines (ATMs), phone numbers, email, online, and/or through mobile apps.

Let the financial institution know if you need a reasonable accommodation to access its services.

Products and Services Available at Financial Institutions

Deposit products include:

Savings accounts – Used to set money aside for use in the future. Money in a savings account earns interest.

Checking accounts – Transaction accounts used to deposit money into it and take money out frequently. Money in a checking account may earn interest.

Certificates of deposit (CD) – Used to set money aside for use in the future. They typically offer a higher rate of interest than savings accounts. You need to keep money in a CD for a certain period of time or you likely have to give up some of the interest you earned.

Money market accounts – Used to earn a higher rate of interest with a higher minimum balance than savings accounts.

Credit products include:

Credit cards – Revolving credit. You can borrow money over and over again up to your credit limit.

Lines of credit – Another form of revolving credit, allowing you to borrow money up to a certain amount.

Installment loans – Loans repaid in equal payments over a number of months or years. The final payment may be different than the regular payment amount.

Mortgages – Loans secured by your home, usually to purchase it or refinance an existing mortgage. They are usually installment loans.

Other products and services include:

Check cashing – Converting a check to cash.

Money orders – Used to send money, such as to pay bills.

Prepaid cards – Have money deposited onto them. They usually aren't linked to your checking or savings account.

Debit cards – Used to access money that is in your checking or savings account.

Cashier's checks – Checks guaranteed by a financial institution.

Other products and services also include:

Automated teller machines (ATMs) – Machines that can process a variety of banking transactions including accepting deposits and loan payments, providing cash for withdrawals, and transferring money between accounts.

ATM cards – Used at an ATM for various account transactions. You might also be able to make some purchases with an ATM card.

Online or mobile banking, including bill-paying services – Used to manage your accounts using the Internet on a computer or mobile device.

“Person-to-person” payments (P2P) – Apps or other web-based services that you can use to transfer money to someone.

Remittance transfers – Moving money to a person or business in another country.

Other Financial Service Providers

Businesses other than financial institutions also provide some financial products and services. Often, they only extend credit or provide transaction services. They generally do not accept deposits.

What Financial Products and Services Do You Need?

Financial products and services can help you save, spend, manage, and borrow money.

But how do you know what financial products and services to use? How do you select a financial institution?

You start with your **needs** — specifically, your financial management needs. Some people may use the phrase “money management needs.”





Try It: What Do You Need to Manage Your Money?

Read the scenario and answer the questions.

Scenario: Susannah Considers What She Needs to Manage Her Money

Susannah has a full-time job and receives a paycheck every two weeks.

She has had trouble in the past paying her bills on time, and she has credit card debt she wants to pay off. But, she also wants to build emergency savings.

Susannah needs a car within the next year and wants to be able to get a good rate on the car loan.



What are Susannah's financial management needs?

What products or services do you think could help her address each of her needs? There may be more than one option for each need.

Where can she get each product or service you identify?



Apply It: My Financial Management Needs

Check off what you need related to your money and finances.

I need:

- To save my money for emergencies or my goals in a safe and secure place
- To pay my bills in a safe and secure way
- To send money to family or friends electronically
- To get access to cash quickly
- To borrow money
- To improve or build my credit
- To build a relationship with a financial institution

What other financial management needs do you have?

What financial products or services do you think will help you address each need?

Where can you get the financial products or services you need?



Apply It: My Banking Checklist

You can use this checklist to compare financial institutions and accounts. Use a separate piece of paper if you need more space.

Financial Institution Name and Account Type

1	
2	
3	

1. My Needs and Access	Financial Institution		
	1	2	3
Is the institution insured by FDIC (for banks and savings associations) or NCUA (for credit unions)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the institution is a credit union, am I eligible to join?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do I feel welcome and valued as a potential customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the institution offer products and services I might need? (Mobile app, personal loans, vehicle loans, mortgages, credit cards, savings products, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the products and services described in terms and language I can understand?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is staff available to answer my questions at times that work for my schedule? (In person, by phone, through online chat, secure email, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I access my account information how and when I need it? (Phone, paper, online, mobile, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I access my money how and when I need it? (Convenient ATM, branches, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there special accounts for students, older adults, or other groups I'm part of? What benefits are there to these accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:			

Apply It: My Banking Checklist *continued*

2. Checking Accounts, Reloadable Prepaid Cards and other Transactional Accounts	Financial Institution		
	1	2	3
Minimum opening deposit?	\$	\$	\$
Minimum monthly balance?	\$	\$	\$
Will my money earn interest? If yes, what is the Annual Percentage Yield (APY)? What balance do I have to maintain to earn interest?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How can I deposit money? (Branch, ATM, online, mobile app, other)			
If I plan to deposit checks, how soon will the funds generally be available to me?			
Is there an online or mobile bill payment feature? How does it work?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I set up alerts, such as for low balances? If yes, can I choose how they are sent? (Email, text, phone, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What fees might I have to pay every month? What other fees are there? (Ask for a fee schedule)			
Other:			
3. Savings Accounts			
Minimum opening deposit?	\$	\$	\$
Minimum monthly balance?	\$	\$	\$
What is the Annual Percentage Yield (APY)? What balance do I have to maintain to earn interest?			
What fees might I have to pay every month? What other fees are there? (Ask for a fee schedule)			
Other:			

Apply It: My Banking Checklist *continued*

4. Debit Cards and ATM (Automated Teller Machine) Cards	Financial Institution		
	1	2	3
Will I get a debit card or an ATM card? When?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there rebates, bonuses, or other rewards for using a debit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I set up alerts, such as for when the card is used? If yes, can I choose how to receive them? (Email, text, phone, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What fees might the card have? (Ask for a fee schedule)			
Other:			

5. Overdrafts and Overdraft Fees

An overdraft occurs when a transaction goes through, but there is not enough money in your account to cover that transaction.

What are the overdraft practices that come with the account?			
Will the institution authorize and pay overdrafts caused by checks, other transactions using my account number, and automatic bill payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If I opt-in to an overdraft program, will the institution authorize and pay overdrafts caused by using ATMs and making everyday debit card transactions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What fees does the institution charge related to overdrafts? (Ask for the overdraft disclosure and fee schedule)			
Can the institution link my savings account to my checking account to avoid an overdraft? If yes, are there fees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:			

Apply It: My Banking Checklist *continued*

6. Other Available Services	Financial Institution		
	1	2	3
<p><i>“Person-to-Person” (P2P) Payments</i> Can I transfer money directly to another person? How does the service work and how quickly would the recipient receive my payment? (Ask for a fee schedule)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p><i>Money Orders</i> Can I purchase money orders? (Ask for a fee schedule)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p><i>Remittance Transfers</i> Can I send money to a person or business in another country? (Ask about a specific country if one is important to you, and ask for a fee schedule)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p><i>Safe Deposit Boxes</i> Can I rent a safe deposit box? What size? (Ask for a fee schedule)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p><i>Third Party Access</i> If someone helps manage my banking relationship, what information can they receive on my behalf? How would I authorize them to receive this information?</p>			
Other:			

Overall Comparison

Based on the above information, which one do you think will work better for you?	This one <input type="checkbox"/>	This one <input type="checkbox"/>	This one <input type="checkbox"/>
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Remember the Key Takeaway

Consider your needs and shop around for financial products and services.

Section 2: Opening an Account

We will discuss opening a savings account or checking account at a financial institution.



Key Takeaway



Know the general process for opening a savings or checking account, including options if you are initially unable to open an account.

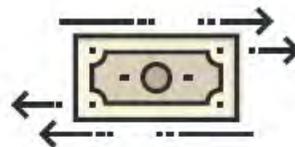
Savings and Checking Accounts

Opening a savings or checking account at a federally insured financial institution provides you with many benefits:

- Safety and security from federal deposit insurance
- Earning interest, depending on the account
- Convenience
- Ability to develop a relationship with a financial institution that may be useful when you need to borrow money
- Important consumer protections



**Savings
Account**



**Checking
Account**



Apply It: My Checklist for Opening a Savings or Checking Account

You can use this checklist to prepare for opening a savings or checking account.

Check when complete	Opening an Account In Person	Opening an Account Online or Through a Mobile App
<input type="checkbox"/>	You will need to complete an application. ¹	You will complete the application ¹ online or using the mobile application.
<input type="checkbox"/>	<p>You will need to verify your identity.</p> <p>The bank may ask to see your:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Driver's license <input type="checkbox"/> State identification card (if you do not have a driver's license) <input type="checkbox"/> U.S. passport <input type="checkbox"/> Military identification <p>Some financial institutions accept foreign passports and consular identification documents.</p> <p>If you do not have what you are asked to show, ask how else you can verify your identity.</p>	<p>To verify your identity, you will need to input information that includes:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security number or Individual Taxpayer Identification Number (ITIN) <input type="checkbox"/> Date of birth <input type="checkbox"/> Address <p>You may be asked a series of questions that are based on public records (such as the address of a previous residence) to help validate your identity. If you are unable to complete this process online, you may have to visit a branch or call the financial institution to complete the identity verification process.</p>
<input type="checkbox"/>	If your address is not the same as shown on your identification, you may be asked for proof of your current address, such as a recent bill or a copy of your lease.	You may not be able to open your account this way if you recently moved or if the financial institution cannot verify your address electronically. You may have to visit a branch or call the financial institution to complete the process.

¹ Completing the application authorizes the financial institution to look at your credit history and banking history reports. They use this information to determine if they will approve your application for an account.

Apply It: My Checklist for Opening a Savings or Checking Account *continued*

Check when complete	Opening an Account In Person	Opening an Account Online or Through a Mobile App
<input type="checkbox"/>	<p>You will need to make your first deposit.</p> <p>How you pay it and the amount required will vary. Typical amounts range from \$25 to \$100. Check with the financial institution where you plan to open your account.</p>	<p>You will need to make your first deposit using a:</p> <ul style="list-style-type: none"> ▪ Debit card ▪ Prepaid card ▪ Electronic transfer of funds ▪ Visit to a branch
<input type="checkbox"/>	<p>You may need to sign documents, including a signature card.</p>	<p>If you do not electronically sign the documents, you may need to return signed documents by mail, fax, or by visiting a branch.</p>
<input type="checkbox"/>	<p>You may need to activate your account tools, such as your online or mobile account access and debit or ATM cards. If you do not understand how to use online or mobile access, ask for help from a customer service representative.</p>	<p>You may need to activate your account tools, such as your online or mobile account access and debit or ATM cards. If you do not understand how to use online or mobile access, ask for help from a customer service representative.</p>

- If you are opening a checking account, you will likely be asked if you want to "opt-in" to a program to handle overdrafts.
- You will receive information, called disclosures. Read them or ask for help.



Banking History Reports

Financial institutions may use banking history reports to determine if they will allow someone to open an account.

Two consumer reporting companies that produce banking history reports are ChexSystems and Early Warning.

You have the right to one free report from each nationwide consumer reporting company every 12 months.

You can also request a free report if your application for an account is turned down because of information in one of these reports.

You also have the right to file a dispute to correct errors.



Apply It: Getting My Banking History Reports

You can use this information to get your banking history reports. You will likely not have a banking history report if there is no negative information on file.

Get Your ChexSystems Report

Online: Visit <https://chexsystems.com> and look for “Free FACTA Report”

Phone: 800-428-9623

Mail: ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Get Your Early Warning Services® Report

Download and complete the form at www.earlywarning.com/consumer and mail or fax it to Early Warning.

Mail: Early Warning
Attn: Consumer Services Department
16552 N. 90th Street
Scottsdale, AZ 85260

Fax: 480-656-6850



Apply It: Filing a Dispute on My Banking History Report

If you find incorrect information in your banking history report, you can use these three steps to file a dispute. Consumer reporting companies generally have 30 days to investigate your dispute and provide you with a response.

Step 1: File a Dispute with the Consumer Reporting Company

ChexSystems

Do one of the following:

- File a dispute online by visiting **www.chexsystems.com** and navigating to the Right to Dispute section
- File a dispute using certified mail, return receipt requested, so you have proof they received it. Download Sample Letter #1 by visiting **www.consumerfinance.gov** and searching for “dispute checking account report.” A copy of the letter is on page 19.

Send it to:
ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Early Warning

Do one of the following:

- File a dispute online at **https://consumerservices.earlywarning.com**. You will need to register first.
- File a dispute using certified mail, return receipt requested, so you have proof they received it. Download Sample Letter #1 by visiting **www.consumerfinance.gov** and searching for “dispute checking account report.” A copy of the letter is on page 19.

Send it to:
Early Warning
Attn: Consumer Services
16552 N. 90th Street
Scottsdale, AZ 85260

Step 2: File a Dispute with the Financial institution that Provided the Information You Dispute

Download Sample Letter #2 by visiting **www.consumerfinance.gov** and searching for “dispute checking account report.” A copy of the letter is on page 20.

Send your letter by certified mail, return receipt requested, so you have proof the financial institution received it.

Step 3: Recheck Your Banking History Report to Make Sure the Error Has Been Corrected

Use the information in **Apply It: Getting My Banking History Report** on page 17 to order your banking history report. When you receive it, review it to make sure the error(s) you disputed have been corrected.

Sample Letter #1:

[Your name]
 [Consumer ID number from your report, if available]
 [Date of birth or other identifying information requested by company]
 [Your return address] [Date]

[ChexSystems, Inc. Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125 (800) 428-9623]	OR [Early Warning Services, LLC 16552 North 90th Street, Suite 100 Scottsdale, AZ 85260 (800) 325-7775]	OR name of other company providing the report (copy from the report that you are disputing)
--	--	---

Dear [Name of consumer reporting company],

I am writing to request an investigation of the following information that appears on my [ChexSystems or Early Warning Systems] consumer report:

Dispute 1 [The following examples are meant to be helpful, include all disputes that apply]

- Account Number or other information to identify account to the company: [Insert account number or other information such as account holder names and past addresses. This is important especially if you have had multiple accounts with the same company.]
- Source of dispute information: [Insert the name of the company, such as the bank, that provided the information to the account reporting company.]
- Type of disputed information: [Insert category of disputed information such as public records information, previous checking account, inquiry, etc.]
- Dates associated with item being disputed: [Insert the date that appears on your report. This helps ensure that the correct account is identified by the company and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.]
- Explanation of item being disputed: [Insert details on why you think the information is inaccurate e.g., "my report includes accounts with a reported name that is different than mine and I don't recognize the accounts in question."]
 - The report shows I owed money to the bank that I have already repaid. [Give info about when you paid, and attach a copy of any proof that you have.]
 - The report shows that I was suspected of fraudulent activity and I was the victim of a scam and not the perpetrator.
 - I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the FTC identity theft affidavit describing the identity theft.]
 - Other [Describe what is wrong with the report and include copies of any additional supporting documentation that you have.]

Dispute 2 [Continue numbering for each disputed item on your report and include the same information.]

Thank you for your assistance.
Sincerely,

[Your name]

Sample letter from consumerfinance.gov

Sample Letter #2:

[Your name]
[Account Number at Institution if available]
[Date of birth or other identifying information requested by company]
[Your return address] [Date]

[Financial Institution Name]
[Financial Institution address for receipt of direct disputes]

Re: Error[s] on consumer checking account screening report.

Dear [Name of financial institution],
I am writing to request a correction of the following information that appears on my [name of checking account reporting company] consumer report:

Dispute 1 [The following examples are meant to be helpful, include all disputes that apply]

- Account Number or other information to identify account to the company: [Insert account number or other information such as account holder names and past addresses. This is important especially if you have had multiple accounts with the same company.]
- Dates associated with item being disputed: [Insert the date that appears on your report. This helps ensure that the correct account is identified by the financial institution and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.]
- Explanation of item being disputed: [Insert a detailed explanation of why the information is inaccurate. Choose one of the choices below if it fits, or add your own description.]
- The report shows I owed money to the bank that I have already repaid. [Give info about when you paid, and attach a copy of any proof that you have.]
- The report shows that I was suspected of fraudulent activity but I was the victim of a scam and not the perpetrator.
- I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the FTC identity theft affidavit describing the identity theft.]
- Other [Describe what is wrong with the report. You may include copies of any additional supporting documentation that you have.]

Dispute 2 [Continue numbering for each disputed item on your report and include the same information]

Thank you for your assistance.

Sincerely,

[Your name]

Sample letter from consumerfinance.gov



Apply It: My Options for Opening an Account Despite Challenges

You can use this resource to identify options for opening an account even if you experienced challenges opening one in the past. Check the option or options that may work for you.

-
- This is an option for me. **If you think you do not have enough money to keep in an account, or if you think account fees are too high, ask a financial institution about low-cost account options.** Some financial institutions may allow you to open a low-cost account with a low minimum opening balance, perhaps even \$5.00.

-
- This is an option for me. **If you have a negative banking history report,** you may be able to get a “second chance” checking account. These accounts may have special fees or rules. For example, you may have to pay any fees you owe for an account you had before. Or, you may have to complete a money management class.

If your application for an account was denied because of negative information in your credit reports and low credit scores, you may be able to improve and build your credit with a credit-building loan or secured credit card.

- This is an option for me. **Credit-building loans** are usually small loans of \$1,000 or less from financial institutions. You repay them through regular, scheduled payments for a number of months. You will secure these loans by depositing money in a savings account or certificate of deposit. Often the amount required is equal to the amount of money you borrow. Your payments are reported to one of the nationwide credit reporting agencies. A record of on-time payments of at least the minimum required payment can build and improve your credit.

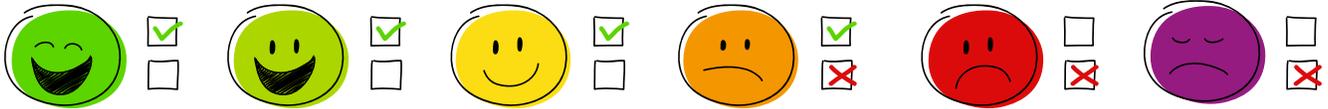
- This is an option for me. **Secured credit cards** may be available to you with relatively low credit limits. To get a secured credit card, you must make a deposit with the financial institution issuing the credit card, usually for an amount equal to the credit limit. To help improve your credit score, make credit card payments by the due date and keep the balance on the card well below the card’s credit limit.

If you are not sure of the best way or ways to improve your credit, you may want to seek help.

- This is an option for me. **A reputable credit counseling service** can help you develop a customized plan to improve your credit. For suggestions on finding a reputable counseling service, search for “credit counseling” at www.usa.gov.

Apply It: My Options for Opening an Account Despite Challenges *continued*

-
- This is an option for me. **If you don't have a Social Security number (SSN)**, you may be able to apply for an Individual Taxpayer Identification Number (ITIN) with the Internal Revenue Service. If you don't have a U.S. government-issued SSN or ITIN, some financial institutions will accept a passport number and country of issuance, or other government-issued identification. Ask what would be acceptable.
-
- This is an option for me. **If you cannot open a particular account**, ask if you can open another type of account. You may also want to consider getting a prepaid card. Section 4 has more details about prepaid cards.
-



Remember the Key Takeaway

Know the general process for opening a savings or checking account, including options if you are initially unable to open an account.

Section 3: Managing an Account

We will discuss how to manage savings and checking accounts.



Key Takeaway



Learn the rules of your account and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.

Using a Savings Account

You can use a savings account to build your savings by depositing money into the account and keeping it there to earn interest.

Savings accounts are designed to save money for the future. They are not designed to be used for frequent withdrawals.

Savings Accounts = Save \$\$\$ for the FUTURE



Apply It: Managing My Savings Account

Use this checklist to manage your savings account.

- Read the rules of your account.** Be sure you understand the fees, such as for going below the minimum balance or making too many transactions from the account. Ask questions if you do not understand something.
- Keep track of your deposits and withdrawals.** You can keep your own record each time you deposit or withdraw money. Also keep track of the scheduled transactions that will take place in the future. A paper-based log or an app on a mobile device can help. You may also be able to use online and mobile banking to keep track of your account.
- Review your account statements.** You might receive your account statements monthly or quarterly. Some financial institutions may also give you the option of reviewing your statements online. If they give you this option, you may have to pay a fee if you also want a paper statement. However, if you need a paper copy of your statements as a reasonable accommodation, ask for that. If there are any deposits or withdrawals on your statement that don't look right or you know you did not make, tell your financial institution right away.
- Set up email or text alerts, if possible.** Many financial institutions make it easier for customers to keep track of their accounts by offering email or text message alerts when balances fall below a certain level, when there is a transaction over a certain amount, or when a transaction is made outside of the United States.
- Stay safe online.** Tips include:
 - Make sure websites are secure if you are entering personal or financial information.
 - Only give personal information to encrypted websites. Encrypted websites should have "https://" in the website address.
 - Assume public Wi-Fi is not secure and avoid using public Wi-Fi for any kind of financial transaction or other transaction that involves your personal information.
 - Don't save your passwords at websites that give you that option.
 - Make sure your passwords are secure. Avoid keyboard patterns, such as "12345678" or "zxcvfdsa" as well as names, numbers, or words associated with you. Mix lowercase and uppercase letters with numbers and symbols to develop strong passwords.
 - Go to **OnGuardOnline.gov** to learn more about staying secure online.

Using a Checking Account

Checking accounts are designed to be used frequently for multiple transactions – depositing money, paying bills, making purchases, and accessing cash.

Checking Accounts = Use frequently for multiple transactions

When you open a checking account, you may get:

- **An ATM card** – not the same as a debit card. It allows you to use an ATM for various account transactions. You might also be able to make some purchases with an ATM card.
- **A debit card** – also known as a bank or check card. When you use it, money is taken out of your account. It is not the same as a credit card or an ATM card.
- **Checks** – documents you complete that tell your financial institution to pay money from your account to someone else, called the payee. Some checking accounts do not use checks. They may be called "checkless accounts."
- **Username or other information** on how to create an account for online and mobile banking.

Overdrafts

An overdraft happens when an account transaction goes through even though you do not have enough money in your account to cover it.

Financial institutions offer programs to cover overdrafts caused by ATM card and debit card transactions.

- Under federal rules, you choose whether to "opt-in" to a program that your financial institution may offer for overdrafts caused by routine debit card transactions and ATM withdrawals.
- **If you opt-in to the overdraft program**, the financial institution may honor an ATM or debit card transaction that is more than your account balance. Expect to be charged a fee to process each transaction. That could result in a \$5 purchase costing you an extra \$35 or more.
- **If you do not opt-in**, the financial institution will decline your routine debit card transactions and ATM withdrawals if you do not have enough money in your account to cover the withdrawal or purchase. The financial institution will not charge you an overdraft fee if the transaction is declined.

For checks and other types of payments such as automated payments you set up to pay bills, your financial institution chooses whether to cover the check or other transaction that would cause you to exceed your balance.

- If the financial institution decides it will cover the transaction, expect it to charge you an overdraft fee.
- If the financial institution decides not to cover the transaction, it may charge you a “non-sufficient funds” (NSF) fee, and the merchant may also charge you a returned check fee. These fees can vary but fees of \$30 or more are common.

Overdraft Program

IF a Transaction Exceeds the Balance in Your Checking Account and It is a...	AND IF YOU <i>Make this decision about the Overdraft Program...</i>	
	<i>Opt-In</i>	<i>Not Opt-In</i>
Routine Debit Card Transaction or ATM Withdrawal	The transaction will likely go through . If it goes through, the financial institution will charge you an overdraft fee.	The transaction will not go through The financial institution will not charge you an overdraft fee.
	Same as Not Opt-In:	Same as Opt-In:
Check, Automatic Deduction, or Automatic Withdrawal	The financial institution decides if it will process the transaction. Processed or not, expect to be charged a fee.	The financial institution decides if it will process the transaction. Processed or not, expect to be charged a fee.

Direct Deposit

Direct deposit allows your money to be safely and securely deposited into your account at a financial institution electronically. With this feature, you don't have to worry about finding time to make deposits yourself.

Both automatic bill payment and automatic debit can help you stay on time with your bills. But, make sure you have enough money in your accounts to cover the payments.

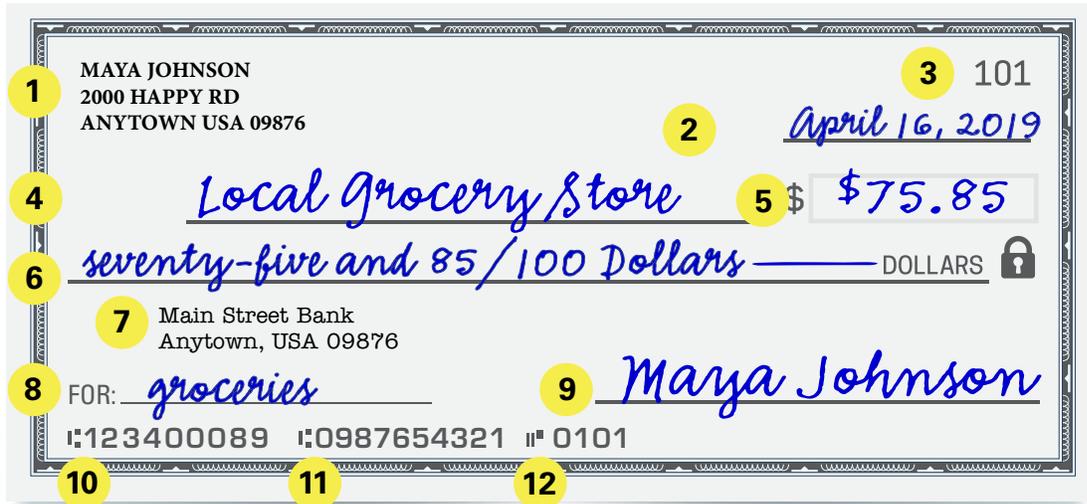
Automatic Bill Payment and Automatic Debit

- **Automatic Bill Payment** – Automatic bill payment lets you schedule and send payments electronically through your financial institution, one-time or on a recurring payment schedule.
- **Automatic Debit** – Another electronic payment option is to give permission directly to a company, such as a merchant or lender, to take payments from your bank account one time or on a recurring basis.



Try It: Learning the Parts of a Check

Name and describe each part of a check.



Part Number on Check	What Goes Here?
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	



Apply It: Managing My Checking Account

Use this checklist to manage your checking account.

- Read the rules of your account.** Be sure you understand the fees, including how you can avoid them.
- Keep track of your deposits and withdrawals.** You can keep your own record each time you deposit or withdraw money. If your account provides online and/or mobile access, you can use a mobile app, your financial institution's online banking system, or another program to regularly track your checking account use. It usually gives real-time or almost real-time information.
- Review your account statements.** Make sure you recognize each deposit or withdrawal and tell the bank right away if you see any errors.
- Keep track of holds on your debit card.** If you use your debit card at a gas station, to make a rental car reservation, or to pay for a hotel, an "authorization hold" may be placed on your funds. This reduces the money available in your account. Depending on the business, an "authorization hold" may last up to 15 days.
- Set up email or text alerts.** You may be able to receive alerts by email or text for a wide range of events, even if you do not regularly use mobile banking.
- Ask about linking accounts.** Ask your financial institution if it can link your checking account to your savings account or a line of credit. If your financial institution provides this service, it can then automatically transfer money between accounts if you empty your checking account. The transfer fee may be considerably less than an overdraft fee.
- Protect your debit card or ATM card.** Be wary of unsolicited calls or text messages asking you for your card number or personal identification number, called a PIN. If you lose your debit card, or you notice an unfamiliar purchase on your statement, report it to your financial institution immediately.
- Stay safe online.** Tips include:
 - Make sure websites are secure if you are entering personal or financial information.
 - Only give personal information to encrypted websites. Encrypted websites should have "https://" in the website address.
 - Assume public Wi-Fi is not secure and avoid using public Wi-Fi for any kind of financial transaction or other transaction that involves your personal information.
 - Don't save your passwords at websites that give you that option.
 - Make sure your passwords are secure. Avoid keyboard patterns, such as "12345678" or "zxcvfdsa" as well as names, numbers, or words associated with you. Mix lowercase and uppercase letters with numbers and symbols.
 - Go to **OnGuardOnline.gov** to learn more about staying secure online.



Try It: Using a Transaction Register

Read the scenario. Use the list of transactions to complete Asif's transaction register on the next page and then answer the question.

Scenario: Asif Uses a Transaction Register to Manage His Checking Account

Asif opened a checking account with an initial deposit of \$300. He decided to keep track of his transactions using the transaction register his bank provided. He was told it can also be called a check register. He thought this would help him monitor his spending and learn how a checking account works.

Moving forward, Asif plans to also use his bank's mobile app to review his transactions.



Here are Asif's transactions:

1. Purchased groceries at Local Market for \$50.00 using debit card on 4/3/19
2. Purchased gasoline at USA Gas for \$30.00 using debit card on 4/3/19
3. Deposited \$280.00 on 4/10/19
4. Automatic debit payment to Auto Lender USA for \$150.00 on 4/13/19
5. Deposited \$300.00 on 4/25/19
6. Got \$50.00 cash from out-of-network ATM on 4/28/19
7. Paid \$4.00 out-of-network ATM fee
8. Made rent payment to Happy Properties with Check 715 for \$500.00 on 5/1/19

Asif's Transaction Register

Check Number	Date (mm/dd/yy)	Transaction	Withdrawal		✓	Deposit		Balance	
		Opening Deposit				\$300	00	\$300	00

What is Asif's ending balance?



Try It: Using a Mobile App

Now let's help Asif use a mobile app to manage his checking account. Below is the screen that Asif sees when he opens the app on May 1, right after dropping off his rent check to Happy Properties.

Review the mobile app screen and the previous scenario. Then answer the questions.

Which transaction from the list of recent transactions is missing in Asif's Mobile App Screen? Why?

Which transaction is incorrect?

Asif's Mobile App Screen

ABC Financial Institution	
Checking (. . . 7890)	
Current Balance	\$546.00
As of 05/01/19	
0987 AXC Local Market	
Date	Apr. 3, 2019
Debit/Credit	-\$50.00
0987 AXC Local Market	
Date	Apr. 3, 2019
Debit/Credit	-\$50.00
1234 XYZ USA Gas	
Date	Apr. 3, 2019
Debit/Credit	-\$30.00
Deposit Check 01928	
Date	Apr. 10, 2019
Debit/Credit	+\$280.00
EPay 123455678	
Date	Apr. 13, 2019
Debit/Credit	-\$150.00
Deposit Check 01957	
Date	Apr. 25, 2019
Debit/Credit	+\$300.00
ATM Withdrawal – Network Systems 1983095	
Date	Apr. 28, 2019
Debit/Credit	-\$50.00
ATM Withdrawal – Network Systems 1983096	
Date	Apr. 28, 2019
Debit/Credit	-\$4.00

Automated Teller Machine (ATM) Cards

ATM cards allow you to use an ATM for various account transactions. Ask your financial institution if you can use your ATM card to make some purchases.

An ATM may allow you to:

- Get cash by making a withdrawal from your account
- Check your account balance
- Deposit money into your account by inserting cash or checks into the ATM
- Transfer money, such as moving money from your savings account to your checking account
- Make some payments

When you use an ATM that is not affiliated with your financial institution, you may pay a fee for some transactions. The ATM will notify you of fees and prompt you to accept them before you make your transaction. Get to know the locations of your financial institution's ATMs so that you can avoid paying fees. You can ask a representative of your financial institution for that information or see if the financial institution's website includes a map or listing of ATM locations.

ATMs have various accessibility features. Explain what features you need in an ATM to your financial institution to learn how they can meet those needs.

Keep safety in mind. Thieves sometimes target ATMs. If anything about an ATM looks suspicious, avoid using it. Contact your financial institution immediately if you lose your ATM card, you are worried that others know your personal identification number (PIN), or you have other concerns related to your ATM card.

If you are given an ATM card by your financial institution, you will not be given a debit card. You will receive one or the other, but not both.

Debit Cards

A debit card allows you to do what an ATM card does, plus more. You can use a debit card, also known as a bank or check card, instead of cash to make purchases. You can also use it to get cash from an ATM.

Debit cards look like credit cards because they have a card network logo like American Express, Discover, MasterCard, or VISA. However, they are not credit cards. When you use your debit card, the money is taken out of your checking account.

**Debit
Cards are not
Credit
Cards**

“Person-to-Person” Payments (P2P)

Mobile applications or apps, and other web-based services allow person-to-person money transfers. Typically, users link the mobile payment system to their bank accounts or credit card accounts and initiate transfers of funds to others who are also users of the same app or web-based service.

Using an app for P2P payments is one way to handle everyday transactions with other people, such as paying a babysitter or reimbursing a friend for lunch. There are different P2P systems, and there are important differences in the way they work. For example, one may let you transfer money after logging into a website. Another may let you transfer money by physically touching your phone to another person's phone.

Keep these things in mind if you are using P2P apps or thinking about using them:

- Is it through a federally insured financial institution?
- Fees
- Privacy
- Funds availability
- Your rights and dispute resolution

Mobile Wallet Apps

A mobile wallet is a type of mobile app that some people like to use along with a debit card. You enter information from your debit card into the app and use your mobile device to make point-of-sale purchases instead of using the debit card.



Remember the Key Takeaway

Learn the rules of your account and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.

Section 4: Prepaid Cards

We will discuss how prepaid cards work, common features of prepaid cards, and how to use them effectively.



Key Takeaway



Prepaid cards allow you to spend or access money loaded onto them. They usually aren't linked to a checking or savings account. Before you use one, review its features and fees.

How Prepaid Cards Work

A prepaid card is different from a debit card. A prepaid card is not linked to an account at a financial institution. Instead, you are using money that is loaded onto the prepaid card in advance.

Kinds of Prepaid Cards

There are different kinds of prepaid cards:

- Reloadable prepaid cards
- Payroll cards
- Electronic benefit transfer (EBT) cards
- College or university identification cards
- Prepaid cards for specific stores or public transportation systems



Try It: Features of Most Reloadable Prepaid Cards

Check Yes or No for each item.

Is This a Feature of Most Reloadable Prepaid Cards?	Yes	No
You can use it in a restaurant to purchase a meal.		
You can get money out of an ATM with it.		
You can use it to build your credit.		
You can make a hotel reservation with it.		
You can buy your groceries with it.		
You can only load money on it where the card was purchased.		
You can have funds directly deposited onto it.		
You must have a good credit score to get it.		
You can build savings on it.		
You have FDIC insurance on its funds if certain conditions are met.		
You can borrow money with it.		
You can set up text or email alerts to monitor use of it.		
You can view the card account history online if you register the account and activate the online features.		



Try It: What Fees are Common to Reloadable Prepaid Cards?

Put a check next to the prepaid card fees you think are charged by at least some reloadable cards.

- | | |
|---|--|
| <input type="checkbox"/> Monthly fee | <input type="checkbox"/> Balance inquiry fee |
| <input type="checkbox"/> Transaction fee | <input type="checkbox"/> Additional card fee |
| <input type="checkbox"/> Account or card reload fee | <input type="checkbox"/> Inactivity fee |
| <input type="checkbox"/> Bill payment fee | <input type="checkbox"/> Lost or stolen card replacement fee |
| <input type="checkbox"/> ATM withdrawal fee | <input type="checkbox"/> Fee for canceling the card |

Read your card agreement when you get your prepaid card. Be sure you understand the fees and what you may be able to do to avoid the fees.



Try It: A Prepaid Card or a Bank Account?

Read the scenario and answer the questions.

This scenario presents two choices to illustrate similarities and differences. In reality, Lucia does not need to choose only one. She can have both—a prepaid card, and a bank account with a debit card.

Scenario: Should Lucia Use a Prepaid Card or Open a Bank Account?

Lucia has been using cash for everything, but she wants to build a relationship with a bank. She is unsure about where to start. She wants to be able to make purchases easily and pay her bills. She does not yet have a driver's license. She also does not have a credit history.

One of her friends told her about reloadable prepaid cards. She's not sure if she should get one. Her employer talked to her about establishing a relationship with a financial institution. She could open an account and use a debit card to buy things and pay for bills. She is confused about what she should do.



Why might Lucia want to use a reloadable prepaid card instead of opening a bank account that provides a debit card?

Why might Lucia want to open a bank account and use a debit card instead of using a reloadable prepaid card?



Apply It: Reloadable versus Debit—Which Card is Right for Me?

Use this checklist to compare a reloadable prepaid card and a debit card to help you figure out the right option for you.

Reloadable Prepaid Card	Debit Card
<p>Not linked to an account at a financial institution</p> <p>If you are unable to open an account at a financial institution right now, a reloadable prepaid card may be an option for you.</p>	<p>Linked to your account at a financial institution</p> <p>If you do not have an account at a financial institution, you cannot use a debit card. If you want a debit card, consider applying for a checking or savings account at a financial institution.</p>
<p>Balance on the card may be insured by the FDIC if certain conditions are met.</p>	<p>Deposits at a federally insured financial institution are insured by the FDIC (banks) or NCUA (credit unions).</p>
<p>Uses money loaded onto the card.</p>	<p>Uses money deposited in your account.</p>
<p>Safer than carrying cash.</p>	<p>Safer than carrying cash.</p>
<p>Generally can't spend more money than is loaded onto the card.</p>	<p>For a fee, may be able to spend more money than you have in your account if you opt-in to an overdraft program.</p>
<p>May include fees for adding money, using the card, ATM withdrawals, and others.</p>	<p>May include fees for adding money, using the card, ATM withdrawals, and transactions.</p>
<p>May provide a record of your transactions online or through a mobile app if you register your card.</p>	<p>Provides a record of your transactions through account statements, online, or mobile app.</p>
<p>Fewer consumer protections under federal law if there are unauthorized charges.</p> <p>Read the documentation that comes with the card (or is on the card's website) to understand any limitations on your liability.</p>	<p>Under federal law, you will generally not be responsible for more than \$50 of fraudulent charges if you notify your financial institution within two business days after learning of the loss or theft of your card.</p> <p>If you notify them after those first two days, you could lose up to \$500 or more.</p> <p>Ask if there is a zero-liability policy, which may further limit your losses.</p>
<p>If your debit card number (not the card itself) is stolen (such as in an online hacking incident), under federal law you will not be liable for the transaction if you report it within 60 days after your account statement showing the transaction is sent to you.</p>	<p>If your debit card number (not the card itself) is stolen (such as in an online hacking incident), under federal law you will not be liable for the transaction if you report it within 60 days after your account statement showing the transaction is sent to you.</p>
<p><input type="checkbox"/> This is the right option for me right now.</p>	<p><input type="checkbox"/> This is the right option for me right now.</p>

Lost or Stolen Prepaid Cards

If your card is lost or stolen, or you notice a charge on your statement you did not make, report the problem right away to the card issuer. That can help you avoid further losses.

Tips for Using Prepaid Cards

Consider these tips for using prepaid cards and related mobile apps and websites:

- Review your account and dispute charges you did not authorize.
- Understand your card's limits on reloading funds, purchases, and withdrawals.
- Know what fees will be charged and what you may be able to do to avoid them.
- Report loss or theft immediately.
- Stay safe online. Visit [OnGuardOnline.gov](https://www.onguardonline.gov).



Remember the Key Takeaway

Prepaid cards allow you to spend or access money loaded onto them. They usually aren't linked to a checking or savings account. Before you use one, review its features and fees.

Module Closing

★ Remember the Key Takeaways

Section	Key Takeaway
1: Financial Products, Services, and Providers	Consider your needs and shop around for financial products and services.
2: Opening an Account	Know the general process for opening a savings or checking account, including options if you are initially unable to open an account.
3: Managing an Account	Learn the rules of your account and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.
4: Prepaid Cards	Prepaid cards allow you to spend or access money loaded onto them. They usually aren't linked to a checking or savings account. Before you use one, review its features and fees.

Take Action

You are more likely to take action if you commit to **taking action now**. One way to commit is to think about what you plan to do because of what you learned today. Then write it down.

What will I do?

How will I do it?

Will I share my plans with anyone? If so, who?**Where to Get More Information or Help**

For more information on deposit insurance for banks, visit the FDIC at www.fdic.gov/deposit.

For more information on deposit insurance for credit unions (called share insurance), visit the NCUA at www.ncua.gov and search for “insurance.”

For answers to common questions about checking accounts, savings accounts, and other bank products, visit www.helpwithmybank.gov.

If you have a question about a banking product, ask a customer service representative at the financial institution for help.

If you have a concern, explain to the customer service representative what happened and what you would like them to do to correct the situation. If that does not help, consider contacting the federal regulator for that financial institution.

To find out who regulates the financial institution, call the FDIC toll-free at 1-877-ASK-FDIC (1-877-275-3342) or visit www.fdic.gov/consumers/assistance/filecomplaint.html.

Pre-Training Survey

Your instructor may ask you to complete this pre-training survey before the training begins.

Please answer these questions:

- | | | |
|--|------|-------|
| 1. It's not important to shop around for financial products, services, or providers. | True | False |
| 2. If you have a negative banking history report or credit history, you cannot open an account at a financial institution. | True | False |
| 3. Successful management of a checking account includes understanding the rules of the account. | True | False |
| 4. All prepaid cards charge the same fees. | True | False |
| 5. Your money in an FDIC-insured deposit account (including checking or savings account) is insured up to \$250. | True | False |
| 6. Which of the following will help you manage your checking account?
Choose all that apply. | | |
| a. Keep track of deposits, withdrawals, and debit card transactions | | |
| b. Set up text or email alerts | | |
| c. Review how much your employer is withholding from your pay for taxes | | |
| d. Use secure, private Internet connections for managing your account online or using a mobile app | | |
| e. None of the above | | |

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Post-Training Survey

Your instructor may ask you to complete this post-training survey after the training ends.

Please answer these questions:

- | | | |
|--|------|-------|
| 1. It's not important to shop around for financial products, services, or providers. | True | False |
| 2. If you have a negative banking history report or credit history, you cannot open an account at a financial institution. | True | False |
| 3. Successful management of a checking account includes understanding the rules of the account. | True | False |
| 4. All prepaid cards charge the same fees. | True | False |
| 5. Your money in an FDIC-insured deposit account (including checking or savings account) is insured up to \$250. | True | False |
| 6. Which of the following will help you manage your checking account?
Choose all that apply. | | |
| a. Keep track of deposits, withdrawals, and debit card transactions | | |
| b. Set up text or email alerts | | |
| c. Review how much your employer is withholding from your pay for taxes | | |
| d. Use secure, private Internet connections for managing your account online or using a mobile app | | |
| e. None of the above | | |

continued on next page

About the Training

Check the box that best describes your agreement or disagreement with each of these statements.

	Completely agree	Somewhat agree	Somewhat disagree	Completely disagree
7. I would recommend this training to others.				
8. I plan to apply what was discussed in this training to my life.				
9. The instructor used engaging training activities that kept me interested.				
10. The instructor was knowledgeable and well prepared.				
11. The Participant Guide is clear and helpful.				

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Visit the FDIC's website at www.fdic.gov/education for more information and resources on banking-related issues. For example, FDIC Consumer News provides practical hints and guidance on how to become a smarter, safer user of financial services. Also, the FDIC's Consumer Response Center is responsible for:

- Investigating all types of consumer complaints about FDIC-supervised institutions
- Responding to consumer inquiries about consumer laws and regulations and banking practices

**You can also call the FDIC for information and assistance at
877-ASK-FDIC (877-275-3342).**



MONEY SMART for Adults
PARTICIPANT GUIDE
Module 2: You Can Bank On It

September 2018
www.fdic.gov/education