

BENEFITS OF USING A



Debit cards have many benefits that encourage healthy spending and saving habits. Here are some ways that a debit card could benefit you.



MANAGE YOUR SPENDING

A debit card deducts funds from your checking account's available balance as soon as the transaction is authorized. Since you know you have a set amount of money in your bank account to spend, you'll want to keep a close watch when spending so you don't incur overdraft charges.



ACCESSIBILITY

Debit cards are accepted virtually anywhere you might shop, freeing you up from carrying cash or multiple cards. You may also use your debit card in an ATM to access cash (fees may apply).



FINANCIAL EDUCATION

Using a debit card is a great way to learn how to balance your bank account and manage your money. Since funds are deducted from your checking account the moment that a transaction is authorized, you can easily track what transactions have occurred and your available balance using online or mobile banking. It is important to remember that an authorized transaction amount can change, for instance, if a tip is added at a restaurant.

Debit cards are an accessible payment option for anyone who wants to practice mindful money management.

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