Comparing CARDS

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PAPER OR PLASTIC?

Every time you make a purchase, you're choosing from a wide range of payment methods. Cash, debit or credit? Card A, B or C?

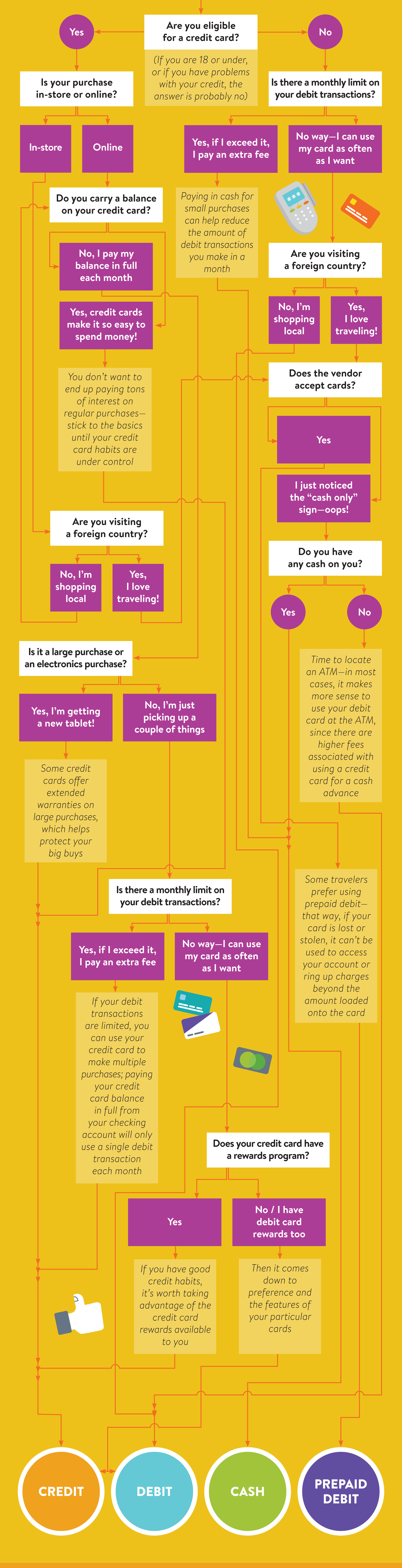
Even though each option represents a way to access basically the same thing (your money), it pays to be smart about when to use each payment type and to understand the differences between them.

DEBIT — ***Think of it like an instant personal check.***
Debit card transactions take money out of your checking account immediately, whether it's at the store or at the ATM.

CREDIT — ***Think of it like a convenient way to borrow money.***
Credit card transactions (which you could be charged interest on) are covered by the card issuer or financial institution, and then have to pay them back at a later date.

PREPAID DEBIT — ***Think of it like cash, but in card form.***
Prepaid debit cards are not linked to your checking account, nor do they allow you to borrow money.

HOW SHOULD I PAY?



WHAT YOU NEED TO KNOW ABOUT YOUR PAYMENT CARDS

Are you able to answer these questions about your cards?

DEBIT

- ☐ What is the monthly fee for your checking account?
- ☐ Can the monthly fee be waived with a minimum balance?
- ☐ Is there a monthly transaction limit on your debit card?
- ☐ Can you use other financial institutions' ATMs? Is there a fee for doing so?
- ☐ Are there online banking tools available to you to help manage your checking account?

CREDIT

- ☐ What is the annual fee for your credit card?
- ☐ What is the interest rate?
- ☐ Is there a rewards or cash-back program associated with your credit card?
- ☐ Does your credit card offer extended warranties on certain purchases?
- ☐ How much are you charged for cash advances (ATM withdrawals using a credit card)?

PREPAID DEBIT

- ☐ How much does a prepaid card cost you? There may be a combination of different fees including monthly, activation, reloading, ATM, maintenance and transaction fees.
- ☐ Is there a fee for checking the balance on your card?

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