



# Using Debit Cards

Debit cards are a way to pay for things. They use money from your checking account at the bank. They can be convenient. But to avoid spending more money than you have, keep track of how much you spend.

## How to I choose a debit card?

A bank or credit union usually gives you a debit card when you open a checking account.

Compare the services and fees at a few banks and credit unions. Go to the website or visit in person. Find out what the fee is if you:

- have a checking account
- use a debit card
- get cash from ATMs at other banks
- have less money in your account than the bank requires
- spend more money than you have in your account

Compare the answers. Find the bank or credit union that meets your needs.

## How can I protect my debit card?

- keep your debit card number and PIN private
- do not use your debit card to buy things online
- if you lose your debit card, report it to your bank or credit union right away. Ask your bank to cancel the card and send you another card
- ask for account alerts by email or text message. This can let you know if your account has less money in it than you think



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### How can I keep track of my money?

To keep track of your money:

- write down how much money you spend with your debit card
- write down how much money you take out of the ATM. Remember to add the fees
- use your monthly budget to schedule payments for regular bills
- look at your bank statement whenever it comes. Make sure it is what you expected
- ask your bank or credit union to send you email or text alerts. Some banks contact you if your balance goes below an amount you set