

CHECKING ACCOUNT MUST-HAVES \$

Finding a checking account that puts our money to work for us shouldn't be like searching for a needle in a haystack. The right account should make it easy for us to do awesome stuff with our money. Here's what that checking account should do:



ONLINE BANKING

It's our money, so we should have access to it 24/7 - not just when the bank is open. Online banking should let us check balances on our accounts, transfer funds, pay bills, and more.



MOBILE BANKING

Let's control our money on the go. A mobile banking app should let us check account balances, transfer funds, deposit checks, pay bills, get text alerts and more. And it should offer security features, including the ability to turn off our debit card if it's lost or stolen.



ELECTRONIC STATEMENTS

Ditch the paperwork and have monthly bank statements stored online. Be sure it's possible to access previous months for record keeping and budgeting.



DIRECT DEPOSIT & AUTOMATIC TRANSFERS

Get a paycheck deposited right into checking every payday. And then have money moved over to savings automatically, so we never forget to put something back each month.



SKIP ATM FEES

We shouldn't get penalized for wanting to get our money. Look for a bank that lets us use its ATMs for free and refunds the fees charged by competitors.



OVERDRAFT PROTECTION

Hopefully we'll never overdraw our account, but if we do, we'll want to be protected. Let's find a bank that lets us move money from savings to cover an overdraft. Or one that will charge a reasonable fee.