

# Checking Account Must-Haves

Finding a secure checking account that is simple to use shouldn't be difficult. Here are some features to look for in a checking account:

## Digital banking



Control your money on the go with digital banking. Mobile apps and online banking platforms allow you to check account balances, transfer funds, pay bills, and more, at anytime. Apps typically offer security features, too, including the ability to turn off your debit card if it's lost or stolen.

## Electronic statements



Ditch the paperwork and access monthly bank statements online. Even better, see if it's possible to access previous statements for record keeping and budgeting.

## Direct deposit and automatic transfers



Get a paycheck deposited right into your account every payday, and then set up a transfer to your savings account that will occur automatically so you can boost your balance.

## ATM access



You shouldn't be charged to access your money on the go. Find a bank that provides its ATMs for free and refunds the fees charged by competitors.

## Overdraft protection



Hey, everybody makes mistakes! Finding a bank that offers overdraft protection keeps the small mistakes from snowballing. Look for courtesy protection programs or the ability to schedule a transfer from your savings to cover any accidental overdraft transactions.

