

QuickTime™ and a
decompressor
are needed to see this picture.

On-Line Banking

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My Bank

- On-line Bank - No Branches
- One of the First On-Line Banks
- Chartered in Utah - moved to Minnesota
- Customer Service - Moundsville WV
- Checks cut from Check Free - Columbus, OH

Deposits

- ACH (Automated Clearing House) - Pensions, Social Security, Investment payments, etc.)
- By mail
- (Other Banks) Use ATM (Automated Teller Machine)
- (Other Banks) Visit a Teller

Withdrawals

- Checks
- ATM (reimburses local ATM fee)
- On-Line Bill Pay Automatic - Set payments (car payment, gardener, etc.)
- On-Line Variable (where amount or payment date changes, such as utilities, special checks, etc.

Why On-Line Banking

- Convenience - Bank from Your Home
- Availability - 24/7
- No Trips to the Bank
- Great When Traveling
- Eliminate Late Fees - Schedule Automatic Payment so Payments Aren't Forgotten

On-Line Banking

- Takes the hassle out of writing checks
- Gives you total control of your banking
- Convenient
- Cost: Free or Compensating Balance
- Available from Most Local Banks
- Check your Bank's on-line site or else call and ask for details

Credit Card Management

- View Your Transactions
- Check to See if Valid Charges
- Check to See if Payments Posted
- Pay from The Credit Card Site
- Check Your Limit

Extra Benefits

- Use Frequent Flyer/Awards Programs or Cash Back
- Have Bills Automatically Charged to Your Credit Card (Cingular, cell phone & long distance companies, etc.
- Have most of your charges on fewer statements

Security

- Set up to receive e-mail when ever a purchase is over \$XXX
- Request electronic bill - no more paper
- Request e-mail alert when payment is due in X days
- View your account activity frequently
- Pay electronically - no paper check