

# MyMoney

## What can banks do for me?

### Different Types of Cards:

**Debit Card** – A card that allows you to take money from your accounts. You can use this card at a store and at an ATM.

**ATM Card** – This card can only be used at an ATM, so that you can take money from your accounts.

**Secured Credit Card** – This card can help you practice how to use a credit card. Usually, these cards have a smaller amount of money for you to use. You need to pay money before you use the card.

**Credit Card** – This card allows you to buy things without having to pay for it right away. You will need to pay for it later.

When you join a bank or credit union, there are some important things you should know.

An account is where you put your money so that you can keep it safe and use it when you need to.

**Checking account:** This is where you put your money so that you can use it soon to buy the things that you need.

**Savings account:** This is where you put your money so that you can save it. Money that you put into a savings account should not be used every day.

### Things to Remember

- **What is an ATM?**

ATM stands for “automated teller machine.”  
An ATM is a computer that helps you get money from your accounts.

- **Ask questions:**

Banks and the people that work for them are there to help you. If you don’t understand something, it is always ok to ask questions!

