

Electronic Banking

Electronic banking may sound impersonal, but it's actually a fast and easy way to use banking services.

Electronic banking includes:

- Automated Teller Machines (ATMs)
- Debit cards
- Automatic withdrawals/transfers
- Direct deposits
- Online banking services

You can use an ATM to:

- make deposits
- make withdrawals (get cash)
- transfer money between accounts
- check your account balance

(Most debit cards can be used at the ATM)


You can use a debit card to:

- pay for purchases at the point of sale
- pay for purchases online

You can use a computer/smart phone to:

- check your account balance
- transfer money between accounts
- pay bills
- make payments on loans

Write a Check

 Blank Check Foundation 123-457-7891 23 W. Blank Check St. New York City, New York	90-29304/2934 1930000000	CHECK No. <u>0001</u>
		DATE <u>July 30, 2011</u>
PAY TO THE ORDER OF <u>Elvis Building Company</u>		\$ 49.03
<u>Forty nine and 03/100</u>		_____ DOLLARS
MyBank USA 123-457-7891 19204 W. Blank Check St. New York City, New York		
MEMO / NOTES: <u>lumber supplies</u>	SIGNATURE: <u>Grace Owens</u>	
⑆ 823949929 ⑆ 2384829 9290 ⑆ 0001		

Check Register Answer Sheet

PLEASE BE SURE TO DEDUCT CHARGES THAT AFFECT YOUR ACCOUNT									
CHECK #	DATE	TRANSACTION DESCRIPTION	WITHDRAWAL/ TRANSACTIONS	✓ T	FEE IF ANY	DEPOSIT/ ADDITIONS	BALANCE		
		Starting balance						\$172	52
	9/4	album purchase	10	00				162	52
X	9/8	Deposit				83	46	245	98
	9/11	Grayson's Service Station	24	50				221	48
		oil change							
	9/15	Acme Jewelers	15	00				206	48
		deposit on class ring							
ATM	9/19	Cash withdrawal	40	00				166	48
X	9/22	Deposit				63	88	230	36
8455	9/23	Lee Johnson	5	00				225	36
		loan repayment							
8456	9/26	American Publishing	16	50				208	86
		subscription							
8457	9/27	Neighbor's Store	33	63				175	23
		mom's birthday gift							
X	9/29	Deposit				12	00	187	23
X	9/30	Automatic withdrawal	56	96				130	27
		auto loan							
auto	10/1	Service charge	5	90				124	37

A Hard Lesson for Mr. Smith

Banker:

Mr. Smith, your checking account is overdrawn.

Mr. Smith:

How can that be?
I still have checks!