

MANAGING YOUR MONEY \$

Debit Cards Get Credit For Security And Benefits

(NAPSA)—Increasingly, consumers are using their debit cards to pay for everyday purchases instead of cash or writing checks.

Debit can be an effective money management tool that is not only convenient but also provides a secure option to pay for goods and services. To ensure you're getting the most out of your debit card and protecting your funds, here are a few tips from the experts:

Stay Current

One of the key benefits of using a debit card is the ability to manage your money in "real-time." When you withdraw funds from an ATM or use your debit card to make a purchase, you are accessing the funds that are available in your checking account and can only spend the money you already have.

Most financial institutions make debit statements available online, by phone or even at ATMs, so you can check your account regularly and have a record of how you are spending your money and how much remains in your account.

Protect Yourself

Debit cards provide many of the same security protections that credit cards offer, so know what type of card is in your wallet. For example, debit cards with a Visa logo come with Visa's Zero Liability policy—providing the same protections as credit cards—which means you pay nothing if unauthorized purchases are made on your debit card.¹

Following are a few additional tips to help you keep your account safe and up to date:

- Record your transactions in your check register as soon as pos-



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sible. Remember to include any financial institution fees that may apply.

- Store your receipts safely in one place in case you need them later.

- Choose a unique PIN. Avoid obvious choices such as your address, phone number or birth date.

- Keep your PIN private. Memorize it. Don't write it down or write it on your card, and never tell it to anyone.

- If you do uncover fraudulent or suspicious activity on your debit card, contact your financial institution immediately to potentially reduce your liability if fraud losses occur.

Reward Yourself

Many financial institutions are now offering debit reward programs that allow you to earn points toward merchandise or other benefits based on the everyday purchases you make with your debit card.

To learn more about your Visa debit card, visit www.visa.com.

¹Visa Zero Liability covers U.S.-insured cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholders must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.