

Debit Advantage

Debit transactions are a safe way to access your money for real-time purchases, all on one card. Debit is better than cash and, more importantly, it's safer to use. A debit card is also the most convenient method of accessing your available funds – and faster than a check!

Different from credit cards and better than carrying cash, debit cards allow you to make purchases that are directly deducted from your checking account. It's your money and no one else's. No bills, no interest fees and no monthly payments. You spend what you have when you want.

- Withdraw money directly from your checking or savings account, helping you keep better track of your daily spending, or transfer funds from one account to the other.
- No additional processing or future bill payments are required on your part, which means no interest payments.
- Most debit cards offer two forms of transaction authorization: PIN-based and signature-based transactions.
- The option to receive cash back is available with PIN debit transactions at many merchants.
- More and more financial institutions are offering rewards for using your debit card.