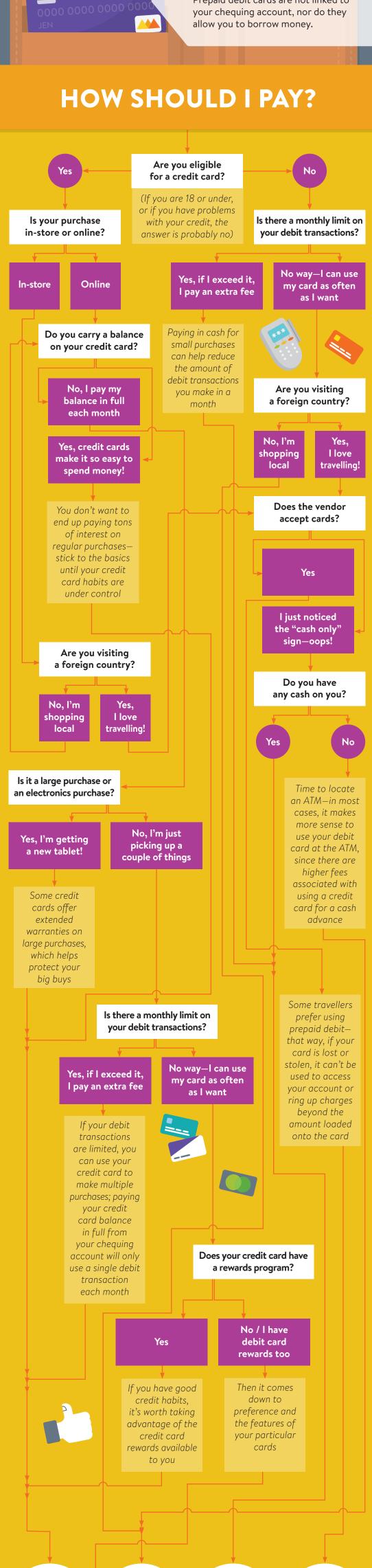
PAPER OR PLASTIC?

Every time you make a purchase, you're choosing from a wide range of payment methods. Cash, debit or credit? Card A, B or C?

Even though each option represents a way to access basically the same thing (your money), it pays to be smart about when to use each payment type and to understand the differences between them.





DEBIT

WHAT YOU NEED TO KNOW

ABOUT YOUR PAYMENT CARDS

Are you able to answer these questions about your cards?

DEBIT

CREDIT

Can you use other financial institutions' ATMs?
 Is there a fee for doing so?

 Are there online banking tools available to you to help manage your chequing account?

CREDIT

What is the monthly fee for your chequing account?

Can the monthly fee be waived with a minimum balance?

Is there a monthly transaction limit on your debit card?

- ☐ What is the annual fee for your credit card?
- Is there a rewards or cash-back program associated with your credit card?
 Does your credit card offer extended warranties on

What is the interest rate?

certain purchases?

- How much are you charged for cash advances (ATM withdrawals using a credit card)?
- PREPAID DEBIT
- How much does a prepaid card cost you? There may be a combination of different fees including monthly, activation,

reloading, ATM, maintenance and transaction fees.

■ Is there a fee for checking the balance on your card?



MONEY

PREPAID

DEBIT

CASH

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