

It's Your Life... *are you ready?*



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Just got your first Debit Card and not sure how/ why you should add it to your Digital Wallet? Here's all you need to know about [Digital Wallets](#)!

What Makes a Digital Wallet Better?

1. **Convenience:** With a digital wallet, you don't need to carry around physical cards anymore. Digital wallets allow you to store all your payment cards in one place, making it easy to access them when needed. This can be especially helpful when traveling or running errands. You can simply use your smartphone to make payments on the go, saving you time and hassle.
2. **Security:** Digital wallets use advanced security features, like [tokenization](#), to protect your payment information, making them more secure than traditional payment methods. Your card details are not stored on your phone or in the digital wallet app itself, which can help protect your payment information from fraud and identity theft.
3. **Accessibility:** Digital wallets are compatible with a wide range of merchants and payment terminals, making it easier for you to make payments at more places. You can simply tap your phone or smartwatch to make a payment (it's so convenient in the Starbucks drive thru!) Online payments can also be made so much simpler. Just choose your digital wallet to pay and your shipping and billing info will be automatically filled!
4. **Rewards:** Using a digital wallet makes accumulating rewards like points, cashback, and [fuel](#) redemption much quicker. This can help you earn more as you spend more over time.
5. **Organization:** Digital wallets can help you keep track of your spending and transaction history, making it easier for you to manage your finances and stay on top of your budget. Check your recent transactions right in your native digital wallet app. This can be helpful if you're trying to stick to a specific spending plan, monitor your expenses more closely, or combat stolen card information.

Interior FCU supports digital wallets for Apple Pay (including the Apple Watch), Samsung, Google Pay, Fitbit Pay, and Garmin Pay. Adding your cards to a digital wallet is a smart choice, and we're happy to help you make it happen. Let's make your payment experience faster, more secure, and more convenient. Learn how to add your new debit card to your digital wallet, [here](#).





Your Natural Resource
for Financial Services

Checking Account Responsibilities



Financial frustrations are common.

- Missed a due date
- Dealt with an overdraft
- Confused about a rejected transaction

Mobile banking apps can help you feel confident before a purchase by allowing you to check your available balance.

Card Types

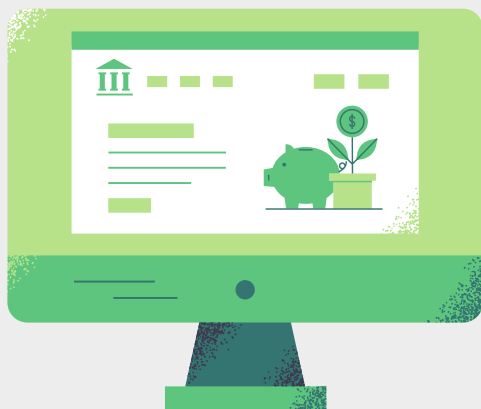
- **Credit cards:** "Purchase now, pay later". A credit card allows you to complete a transaction, however, it is borrowed money that you will have to pay back at a later time.
- **Debit card:** Withdraws money directly from your checking account, no fees or additional interest rates. The money must be available in your account to use this card on a transaction.
- **ATM card:** Can be used only at ATM machines to withdraw cash, not able to be used for purchases.



Overdrafts

Protect from overdrafts by:

- Setting aside a little from each paycheck to help with future expenses.
- Track all expenses and bills that are on auto-pay so you can always calculate the available balance in your account.
- The day you pay a bill, it may not draft from your account on the same day. Learn what the processing times are for your bills so that you don't have any unexpected drafts from your account.



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financial wellness

Empowering people to lead financially healthy lives.