

# Banking Technology Checklist

**1** **Schedule time** in your calendar or an alert on your smartphone to spend **20-30 minutes** on a **regular** basis (weekly or biweekly) working on these items.

**2** **Choose a date** by which you commit to investigating each of the following.

Date:

## ENROLL



Direct deposit



Online banking



eStatements

Date:

## SET UP



Account alerts via email or text



Automatic transfers to your savings account



Create a budget



Bill pay options



Opt-in for overdraft protection



Create savings goals

Date:

## FOR CONSIDERATION



Consolidate your finances using your bank's personal financial management tools



Transfer and send money



Use online calculators to "try on" different financial scenarios



Try deposits on your mobile device



Review overdraft coverage options

Date:

## ONCE PER YEAR



Review your credit reports and score



Review your savings goals

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# Banking Tips To Simplify Your Life

## BANK WITHOUT VISITING A BRANCH



### 1 Use Direct Deposit

Fill out a direct deposit form and give it to your employer, retirement plan or the Social Security Administration (you may also call 1-800-333-1795 or visit [GoDirect.org](http://GoDirect.org) to set up direct deposit for Social Security payments). Include a voided check with your request.



### 3 Transfer and Send Money

### 2 Use Bill Pay Options



### 4 Use Your Mobile Device!

You can check your bank balance four ways without ever going to the bank or ATM: Voice, Online, Text Message, Mobile App.



## MANAGE YOUR MONEY

### 5 Bank Online



### 6 Protect Yourself from Overdrafts



### 7 Create a Budget



## EASILY MONITOR YOUR ACCOUNTS



### 8 Check Your Balances

### 9 Opt for eStatements



### 10 Check Credit Reports and Score

Request a free credit report and score at least once per year:

- Submit a request online at [annualcreditreport.com](http://annualcreditreport.com)



## MAKE SAVING EASIER

### Bonus #1 Automate Savings



### Bonus #2 Set Up Savings Goals



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