



CAPITOL FEDERAL'S  
banking 101

# MANAGING STUDENT FINANCES



# FIRST BLUE

Before all else.



\$25 minimum deposit to open

- No minimum balance fee

- No monthly service fee

- True Blue® Direct VISA® debit card

- 24/7 online and mobile access with account alerts

- Use Popmoney® for online payment or to get paid

- No-fee ATM access at over 100 ATMs across Kansas and Kansas City

# WELL DONE

Having a bank account in your own name is the first step toward real freedom and a successful future. Whether it's for savings or everyday purchases, you must actively manage your account to avoid costly fees and meet savings goals.

For 24/7 access to your account, enroll in True Blue Online® Banking at [www.capfed.com/tbo](http://www.capfed.com/tbo). Or download the CapFed® Mobile Banking app at [www.capfed.com/mobile](http://www.capfed.com/mobile).

# MANAGE YOUR ACCOUNT

## track your TRANSACTIONS

the old school way is still the most reliable way.

Record the following information to ensure you never overdraw your account:

DC Debit Card	ATM Teller Withdrawal	AD Automatic Deposit	AP Automatic Payment	BP Online Bill Pay	T Online or Phone Transfer
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT, FEE WITHDRAWAL (-)	FEE	DEPOSIT, CREDIT (+)
			\$ 85 62		\$ 1,200.00
BP	9/13	Electric Bill	52 25		1,114 38
DC	9/15	Groceries			1,062 13
AD	9/20	Paycheck			855 00
					1,917 13

- Beginning balance in your account.
- Record debit transaction type, date, payee and amount: ATM withdrawal, debit card purchase, automatic payment (car insurance, etc.) or check number. Subtract these amounts from your current balance.
- Record credit transaction type, date, where the payment came from and amount: paycheck deposit, allowance or any other money that is added to your account. Add these amounts to your current balance.
- Review your monthly statements to make sure it agrees with your records. Your ending balance should match the balance indicated on the statement, minus any outstanding debits or credits. This step is very important - mistakes can be very costly!





Understanding what fees you may be charged is important to avoid unnecessary charges to your account.

**ATM Fees** - Transaction fees may be charged by an ATM, and your Bank, if you do not use an ATM in your Bank's network. CapFed® provides more than 100 no-fee ATMs to its customers in Kansas and the Greater Kansas City area. Find one at [www.capfed.com/locations](http://www.capfed.com/locations).

**Overdraft Fees** - When you spend more money than you have in your account, you may be charged a very costly overdraft fee. To avoid these fees, you may choose to "opt-out", letting CapFed know you agree to let the Bank deny a debit card purchase if the account does not have sufficient funds, and not charge you a fee. Overdraft protection may be provided through a separate account and requires registration. When you write a check or use your debit card for more than what is in your account, the overdraft protection will cover the outstanding funds. There is a smaller fee charged for this service. Learn more at [www.capfed.com/overdraft](http://www.capfed.com/overdraft).

**Debit Card Fees** - Each time you use your True Blue® Direct VISA® debit card as a DEBIT CARD you will be charged a small fee. To avoid this, use your debit card as CREDIT, and sign for your purchases.



# SAVE MONEY

WWW.  
CAPFED.  
COM  
/SAVE

It's not impossible to save  
money as a teenager.

Open a CapFed® Savings account.

-

Pay yourself first. If you have a job with direct deposit, automatically deposit a small portion into your savings account.

-

Save coins in a jar and periodically add it to your savings account.

-

Ask family members or others to directly deposit cash gifts into your account.

# STAY IN THE LOOP



# TRUE BLUE®



**Capitol  
Federal®**

*True Blue® for over 120 years*

888-8CAPFED  
capfed.com

