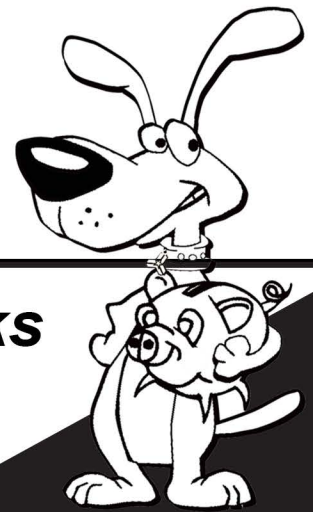


SERVICES



Offered by Banks

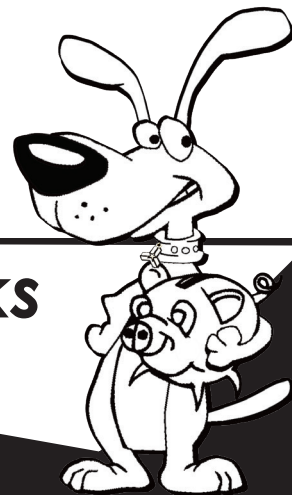
While each bank has a different name for their products and services, most of them offer the same basic banking items. Here are just a few of them:

Savings Accounts: A savings account, like your **Cool Kids Savings Account**, is a place where customers can deposit money for safekeeping when it is not needed to pay bills or buy items. Money that is kept in a savings account gains interest each month, which is extra money the bank pays you for keeping your money in the account. Banks use this money to fund loans to people and businesses.

Checking Accounts: Money deposited in a checking account can also be stored for safekeeping, just like a savings account, but it also allows customers to pay others by using a paper check, a debit card, or through electronic payments online. When a customer writes a check, the person they give the check to can go to the bank and deposit the money into their own account or ask for cash for the dollar amount listed. Checks and debit cards allow customers to use their money without having to carry a large amount of cash with them all of the time.

A third service many banks offer is a **banking website** or **mobile phone app**, which allows customers to review their bank statements and transfer money between their checking and savings accounts. **Texas Bank and Trust's** mobile app also allows you to deposit checks and make payments to other people electronically.

SERVICES



Offered by Banks

Banks offer a variety of products and services that help customers with different needs they may have. Some people use multiple services at the same time. Using the sheet below, circle the service or product that best meets the need of the customer in the story.

Abigail's mom wants to open a bank account that allows her to save money for unexpected expenses. She does not plan to use this money very often so she doesn't need an account that comes with a checkbook. Which type of account does she need?

Checking Account Savings Account Credit Card

Mr. Thompson is new to town and needs to open an account that he can use for daily transactions. He would like a checkbook to pay bills and a debit card to use at the grocery store and other shopping. What type of account does he need?

Checking Account Savings Account Credit Card

Mr. Thompson also plans to travel for his work. He would like to be able to look at his bank statements while he is away and be able to deposit checks from clients on his phone. Which bank service should he use?

Mobile Banking App Credit Card Cool Kids Savings Club

William's mother opened a savings account and a checking account last week at their local branch. She wanted to look at her bank accounts online through the website, but she couldn't remember her username or password. Whom should she call to receive help with this problem?

Operations Department Ghostbusters TBTmyway Service Center