

# how to avoid ATM fees

## It's all about planning ahead

\$1.50 here. \$2.50 there. Accessing your money is costing more and more every year. ATM surcharges keep rising. Your financial institution and the institution that owns the ATM you're using may charge you for the transaction.

Does it seem like you're wasting good money? Well, you are! We can help – we've compiled a list of easy ways to help you avoid ATM fees.



1. If you have a VISA CheckCard, use it any place you can! Don't spend your cash at restaurants, department stores and other places that take VISA. The money will come right out of your checking account.
2. Budget your money throughout the month so you make fewer ATM withdrawals.
3. Plan your withdrawals when you can access surcharge free ATMs.
4. Use the cash back option at grocery stores, Wal-Mart, K-Mart, CVS and others.
5. Avoid ATMs in hotels, casinos, restaurants, and similar locations. They usually have high surcharges.
6. Consider using traveler's checks, personal checks, and credit cards instead of ATMs when traveling.

Surcharges must be clearly displayed on the ATM screens and you are given the option to proceed with fee or cancel the transaction. By budgeting and planning your cash flow, you can save big. Savings from a couple of fees here and there can really add up big!

**Here's another tip:** Use your credit union's audio response system for FREE balance inquiries. When you get your account balance at an ATM it may cost you!

## Credit Card vs. Debit Card vs. ATM Card: The difference is simple!

**Credit Cards** allow you to make purchases and pay for them later. If you don't pay your monthly bill in full, you'll pay a finance charge.

**Debit Cards** allow you to make purchases and pay for them instantly by accessing your checking account without writing a check. Use it at ATMs, too.

**ATM Cards** - for cash at ATM machines and for limited point-of-sale purchases.