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| <p>The Right Overdraft Protection Plan (Brochure) <i>Available in Chinese, English, Korean, Spanish and Vietnamese</i> (Limit: 100 copies per language) Spending more money than is in your checking account can be a costly mistake. This fact sheet presents the consequences of overdrawing your account, the high cost of “courtesy” overdraft coverage, the better overdraft protection plans that exist and tips for avoiding overdrafts altogether.</p> | | | | | |
| <p>Checking and Savings Accounts (Brochure) <i>Available in Chinese, English, Korean, Spanish and Vietnamese</i> (Limit: 100 copies per language) This fact sheet presents the basics of checking and savings accounts, highlighting the advantages they offer over “fringe” banking services such as check cashers. The publication covers, among other topics, how checking and savings accounts work, how to choose a financial institution and open an account, and how to reduce or avoid account fees.</p> | | | | | |
| <p>Questions & Answers about Bank Accounts (Leader’s Guide) <i>Available in English Only (Limit: 5 copies)</i> This backgrounder answers many questions about checking and savings accounts in much greater detail than the companion brochure. Written in Q&A format, the guide includes in-depth information on more than a dozen banking topics, from selecting a bank account, using an ATM and understanding overdraft protection to overcoming barriers to getting an account and how to use online and mobile banking services.</p> | | | | | |

Note: All orders for the “Questions & Answers about Bank Accounts” will include one Lesson Plan that can be copied as needed. You can also download a PDF version of the Lesson Plan and PowerPoint Training Slides from the Consumer Action website at www.consumer-action.org/modules/module_checking_savings_accounts.