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Fill in the blanks with the correct choices from the list at the bottom of the page. For sentences with more than one blank space, choose more than one answer from the list.

1. Using online bill-pay services can save you money on _____.
2. Paying for coffee by waving your mobile phone near a machine is an example of _____.
3. Your bank's online banking service will generally allow you to check your _____.
4. With online banking, you may be able choose to receive a(n) _____ when your balance drops below a certain amount.
5. Due to lower overhead costs, banks that only operate online may _____ and _____.
6. Mobile banking capabilities using text (SMS) banking are _____ when compared to banking with a mobile app.
7. You must _____ before you can start using online banking.
8. At the _____ website, you can look for a credit union to join.
9. Paying a babysitter with your mobile phone is an example of a _____.
10. If you buy something and the charge is added to your wireless bill, it's an example of _____.
11. Mobile banking capabilities depend on your financial institution's technology, your mobile device and your _____.
12. You can take advantage of the most advanced mobile banking features with a _____.

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|--|--------------------------------------|
| A) wireless service | M) payday advance loan |
| B) recent activity and wireless data usage | N) feature phone |
| C) pass a credit check | O) pay higher interest rates |
| D) offer low fee accounts | P) limited |
| E) Federal Reserve Board | Q) Credit Union National Association |
| F) account balance and recent activity | R) mobile P2P payment |
| G) alert | S) smartphone |
| H) meet minimum balance requirements | T) point-of-sale/proximity payment |
| I) charge more for ATM visits | U) postage |
| J) more advanced | V) interest charges |
| K) register your account | W) direct mobile billing |
| L) FDIC | X) more expensive |

Your Digital Dollars Class Activity - *Facts you should know*

Answer Key

- 1) U
- 2) T
- 3) F
- 4) G
- 5) D & O
- 6) P
- 7) K
- 8) Q
- 9) R
- 10) W
- 11) A
- 12) S

Consumer Action empowers low to moderate income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy. Visit our website at www.consumer-action.org.