



Debit card takes funds directly from your account

Designed to save for long-term goals:



Typically offers higher interest rates



May provide an option to order checks



Limited access so you won't be tempted to use for impulse buys



ATM withdrawals (may be capped at a certain amount daily)



Easy transfers to pay bills online



You may need to move money into checking to make frequent withdrawals



Can be linked to checking so you can transfer funds between accounts

Checking

vs.

Savings

Offers easy access to your funds: