

# Military money in 1-2-3: How to pick an account

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## 1. Ask questions about what's important to you

- How do I keep track of my balance and spending when I'm deployed?
- Can I talk to a real person anytime I need help?
- Are there branches where I'll be stationed?
- What about a joint account with my spouse?
- Do they understand military terms and how we speak?

## 2. Decide what you really need

Account features to look for:

### Extensive network for 24/7 access

You should consider worldwide access to your money:

- Local branches
- Online banking and bill pay
- Free ATM network
- Mobile banking
- 24/7 customer support

### Low account fees and free ATM use

Shop around for the lowest rate on fees. Ask about:

- Monthly account maintenance
- Out-of-network ATM usage

- Debit card usage
- Overdrafts or overdraft protection
- Money transfer
- Minimum balance
- Account opening or closing
- Overseas or international banking

## Helpful savings & loan options

Look for options to grow your money or build credit:

- Automatic savings programs
- Competitive interest rates
- Rate discounts for servicemembers
- Low-interest or secured credit cards
- Preapproved auto & home loans
- Low or no fee prepaid debit cards
- Low cost installment loans
- Financial coaching services

## 3. Your Next Steps

Next steps for managing your account responsibly:

- Protect your PIN and passwords
- Avoid spending more than you have
- Get expert financial coaching
- Keep track of your account