



# Welcome to Your First Checking Account!

This is a big deal! That's why Elements is here to walk you through everything you need to know about your account and your new debit card, how to avoid mistakes (like overdrafting), and tips to keep your personal information safe!

## Online Banking Basics

Access your money whenever you need it, wherever you are. You can find your account number, check your balance, transfer money between accounts, pay bills, and more, without visiting a physical bank building.

### How to Get Started:

1. Ask a parent or guardian to sit down with you to help set up your digital banking
2. Visit [elements.org](https://elements.org) to register for online banking
3. Search "Elements Financial" in the app store to download our mobile app for your smartphone

### Safety Tips:

- Never share your login info with anyone
- Use strong passwords
- Learn how to set up alerts to help you monitor your account activity

## The Dangers of Overdrafting

An overdraft occurs when you try to spend or withdraw more money than what you have available in your checking account. When your bank lets the transaction go through, your balance goes below zero, and that can come with expensive fees that you and your parents will not want to pay.

### How can you avoid overdrafts?

1. Review your balance before you spend
2. Set up banking alerts to let you know when your balance is low.
3. Leave a cushion in your account.

## Navigating Your Debit Card

- **Card Number:** A unique 16-digit number that identifies your card
- **Cardholder Name:** That's you! Your name is printed here so people know the card belongs to you.
- **Expiration Date:** Yes, even plastic has an expiration date! That's when your card will stop working. We will send you a replacement before that happens.
- **Security Chip:** Allows you to insert your card into a "reader" to make purchases while keeping your card secure.
- **Contactless Symbol:** This means you can tap to pay quickly when you check out at a store, restaurant, gas station, and more.
- **Magnetic Stripe:** You can still swipe to pay if chip or tap payments aren't available.
- **CVV:** A 3-digit code necessary for online purchases

