



Waukesha State Bank

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Member FDIC

FRIENDLY POST



A special note from Friendly the Eagle

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DIY COMIC BOOK COASTERS!

Grab some comic books (or anything that's paper - print your favorite memes or pictures of your friends), and turn them into fun, stylish coasters!

Here is what you'll need:

- Electrical outlet covers
- Outdoor Mod Podge
- Engine Enamel (optional)
- Comic books – use the real thing or make laserjet copies
- E-6000 adhesive
- Spray paint
- Paintbrush
- Sandpaper
- Scissors



Learn how to make this project at <https://modpodgerocksblog.com/comic-book-coasters/>.

BANK WISELY: TRIVIA CHALLENGE!

This year, we're focusing on banking wisely. It's one thing to open a bank account, but knowing how to use it well and responsibly can save you a lot of money and headaches in the future.

Let's see how much you know already! See if you can correctly answer the following questions:

1. A debit card works just like a credit card.
 True False
2. Writing down your debit card PIN is a good idea so you don't forget it.
 True False
3. You don't really need to review your account statement.
 True False
4. You don't need your checkbook register if you don't have checks.
 True False
5. Paying off your credit card balance every month isn't necessary.
 True False
6. Once you make a budget you never have to change it.
 True False

Keep reading to find out the answers!

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Don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can redeem for cool prizes.



PROTECTING YOUR ATM / DEBIT CARD

Here are some great tips from the American Bankers Association:

Always protect your ATM / Debit card and keep it in a safe place, just like you would cash, credit cards or checks.

Don't leave your card lying around the house or anywhere someone could grab it. No one should have access to your card but you. If it's ever lost or stolen, notify the bank immediately.

Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your card.

Never give any information about your card or PIN over the telephone. For example, if you receive a call, supposedly from the bank or possibly the police, wanting to verify your PIN, do not give that information. The bank and the police will never call you to verify your PIN. Contact the police if you get a call like this.

<https://www.aba.com/advocacy/community-programs/consumer-resources/protect-your-money/atm-safety-tips>

Hopefully you said "false" to all of these questions. If not, don't worry, we'll explain all you need to know.

1. A DEBIT CARD WORKS JUST LIKE A CREDIT CARD.

FALSE: A debit card takes money out of your checking account, so you need to make sure you have enough money in your account to cover it. A credit card, on the other hand, basically lends you the money that you have to pay back.

2. WRITING DOWN YOUR DEBIT CARD PIN IS A GOOD IDEA SO YOU DON'T FORGET IT.

FALSE: You should never write down your PIN. If you lose it, or someone finds it, all they need is your debit card and they can take money out of your account without you knowing it. Instead, make your PIN something you can easily remember, but that someone else can't easily guess. Maybe it's your dog's birthday, or...

3. YOU DON'T REALLY NEED TO REVIEW YOUR ACCOUNT STATEMENT.

FALSE: You should review your account statement every month and check to make sure what you think is in your account is what the bank says is in there. Or, you might discover an error on your statement and need to let the bank know immediately in order to get it corrected.



A debit card is a great tool to easily access the money in your checking account. You can withdraw cash at the ATM or buy things at the store or online. Just make sure you keep it safe, and contact the bank immediately if it's ever lost or stolen.

BANKING WORD SCRAMBLE

See if you can outsmart Benny, the Banking Wise Owl, and unscramble the banking words below. (HINT: The words are all from the Banking Wisely: Trivia Challenge article.)

KBNA

ITWADHRLWA

LABENCA

BTIDE DARC

DTBGEU

KECCH

TNSMTSAETE

ENSITETR

CTUCOAN

Answers: Bank, Withdrawal, Balance, Debit Card, Budget, Check, Statement, Interest, Account



4. YOU DON'T NEED YOUR CHECKBOOK REGISTER IF YOU DON'T HAVE CHECKS.

FALSE: Even if you don't have checks, a checkbook register should be used to keep track of the transactions coming in and out of your account. You could also use a spreadsheet if you don't have a register, or anything that lets you record and track your transactions.

5. PAYING OFF YOUR CREDIT CARD BALANCE EVERY MONTH ISN'T NECESSARY.

FALSE - KIND OF: Paying off your credit card balance every month is a good habit to get into to avoid paying interest to the credit card company. Doing this also strengthens your credit score because it proves you are good with your money. However, if you have to go a month or two with a balance, it isn't the end of the world. Just make sure you don't do that very often.

6. ONCE YOU MAKE A BUDGET YOU NEVER HAVE TO CHANGE IT.

FALSE: You should review your budget regularly and make sure it's working for you and your needs. Especially if your finances change, like if you get a raise at work or you have a new bill that pops up.