



**Waukesha State Bank**

PO BOX 648  
WAUKESHA WI 53187  
Member FDIC

# FRIENDLY POST



A special note from Friendly the Eagle

October 2021



## ENTER TO WIN A \$50 AMAZON GIFT CARD!\*

We want to know... how do you like the Friendly's Club newsletter? Take a short survey, and let us know what you like about the newsletter and what we can improve on. Every Friendly's Club member (or their parent/guardian) who takes the survey by 11/5/2021 will be entered into a drawing to win a \$50 Amazon gift card!

Go to [www.waukeshabank.com/friendlys-club-survey](http://www.waukeshabank.com/friendlys-club-survey) to take the survey, which should only take a few minutes to complete.

We hope to make our Friendly's Club fun and a valuable source of information for our members. Your participation is greatly appreciated!

\*No purchase or payment necessary. By completing the Friendly's Club Newsletter Survey between 10/1/2021 and 11/5/2021, you will be automatically entered into the drawing to win a \$50 Amazon gift card. If you do not wish to take the survey, you may still participate in the contest by sending a postcard printed by hand (no mechanical reproductions accepted) with your name, age, address, phone number and email address to: Waukesha State Bank Friendly's Club Newsletter Survey Contest, Attn: Marketing, P.O. Box 648, Waukesha, WI 53187-0648. All mail-in entries must be postmarked by 11/5/2021. Entrants must be legal residents of the United States and be a Friendly's Club member, or the member's parent or guardian. Limit of one entry per Friendly's Club account. Odds of winning will depend on the number of eligible entries received. Employees and Directors of Waukesha State Bank and their immediate family members are not eligible. Full official rules are available at any Waukesha State Bank office or online at [www.waukeshabank.com/friendlys-club-survey](http://www.waukeshabank.com/friendlys-club-survey). Void where prohibited and/or restricted by law.



## GET YOUR OWN DEBIT CARD IN TIME FOR THE HOLIDAY SEASON!

The holidays will be here before you know it. If you're used to borrowing a debit or credit card from mom or dad to buy your Christmas presents, consider getting your own debit card and using your own money!

### WHAT IS A DEBIT CARD?

A debit card provides a quick and easy way to withdraw money from a checking account (see the next page to learn the difference between savings and checking accounts). You could also write a check to withdraw money, which is a great way to send money through the mail, but using a debit card is nice because it pulls the money out instantly while a check could take a few days.

Debit cards are similar to credit cards - they're both plastic cards that you can swipe or tap at the register to make your purchase - but unlike a credit card, which basically loans you money that you have to pay back, a debit card takes the money right out of your checking account. This means you have to be responsible and know how much money you have in the account. It's like paying with cash without having to stop at the bank or ATM to get it.

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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.

## SAVINGS VS. CHECKING

How does a checking account compare to your Friendly's Club and other savings accounts?

It basically comes down to how you use them. With a savings account, the purpose of the account is to save your money. You can make withdrawals if you need to, but overall you deposit money into the account and watch your balance grow until you saved up enough to buy big things, like a car, a house, going to college or on your dream vacation.

The purpose of a checking account, however, is to have easy access to your money so you can buy things you need every day, like food, clothes, gas for your car, your rent or house payment, medications, etc.

Because you need to access the money in your checking account more regularly, a debit card can really come in handy and make your life easier.

## HOW DO YOU GET A DEBIT CARD?

In order to get a debit card, you first have to open a checking account... and for that, Waukesha State Bank has you covered! We have a special checking account for students, called Free Student Checking!<sup>1</sup> This account is unique because you can open it now, as long as your parent or guardian agrees to be a on the account with you (this is called a joint account owner), or you can open this account on your own when you turn 16 years old.

Some cool features of our Free Student Checking are:

- No minimum balance or monthly maintenance fees
- Free instant issue Mastercard® Debit Card with free ATM fees from Waukesha State Bank<sup>2</sup>
- Free Online Banking & Mobile Banking so you can manage your account 24/7 from your computer or smartphone
- Free Popmoney person-to-person (P2P) payments<sup>3</sup> or you can easily link your checking account to Venmo® for another P2P option
- And more!

Visit [www.waukeshabank.com/personal/checking/student-checking](http://www.waukeshabank.com/personal/checking/student-checking) to learn more, or visit with a Personal Banker at any of our offices.

## USING A DEBIT CARD RESPONSIBLY

Using a debit card comes with a lot of responsibility. Not only do you have to make sure you have enough money in your checking account before you buy stuff, but you also have to be really careful to protect your card. Here are some tips:

- Don't give your card number or PIN to anyone or write it down anywhere where someone could see it.
- If you lose your card, make sure you contact the bank immediately so we can shut it off to stop anyone else from using it.
- Check your account statement every month to make sure all of the transactions are correct. If you see a transaction you didn't make, report that to the bank immediately so you won't be held responsible for those charges.
- Use a Waukesha State Bank ATM to get cash whenever possible to avoid unnecessary fees.

<sup>1</sup>For students under age 26. A parent or guardian is required as a joint account owner for students under the age of 16. Terms and fees are subject to change at any time. Free accounts may be subject to fees such as ATM, early closing, overdraft and bill pay services. <sup>2</sup>Waukesha State Bank doesn't charge ATM fees for Free Student Checking accounts, however, if you use an ATM owned by another bank, they may charge you a terminal fee. <sup>3</sup>\$3.00 fee for instant transfers.

## CHRISTMAS GIFT IDEAS

Wondering what to get for your friends and family this Christmas? Here are some fun ideas!

- Fun coffee mugs
- Large popcorn bowl for movie nights
- Indoor electric s'mores maker
- Giant outdoor inflatable bowling set
- Warm blankets
- Gourmet hot chocolate
- Board games or card games
- Slippers
- Framed original artwork or pictures
- Candles
- Homemade cookies
- Karaoke microphone



Photos taken from <https://www.womenshealthmag.com/life/g33628308/family-gift-ideas/>

## WAYS TO SAVE THIS HOLIDAY SEASON!

Looking for the perfect gift? Here are some tips that can help you save money during the upcoming holiday season.

### MAKE YOUR LIST AND CHECK IT TWICE

Before you start buying gifts, make a list and figure out how much money you have to spend on each gift. That way you won't spend all the money you have before you buy all the gifts you need, and can still make adjustments before it's too late.

### DON'T WAIT UNTIL THE LAST MINUTE

Start your shopping early so you're not stuck with whatever is left on the shelf. It may not be what you want, and it you'll probably end up paying more than you wanted to spend.

### HUNT FOR THE BEST DEAL

Just because you find the perfect gift doesn't mean it's the perfect price. You may be able to find it for less money somewhere else.

