



# Saving & Banking

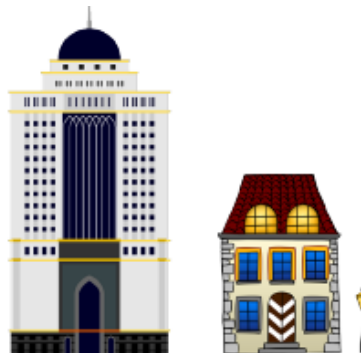
**Cash Management** (deciding how much to keep in cash and where to store it) is a crucial step to meeting financial goals and weathering emergencies. **Where will you store your cash?**

You may choose to use a bank, credit union, or both! There is no one size fits all answer to this decision. Choosing the right financial institution starts with knowing your usage and individual preferences.

## Bank & Credit Union Basics:

### They Offer Similar Services:

- Checking/savings accounts
- Safety-deposit boxes
- Home and personal loans
- Physical or strictly online



### Credit Unions Operate Differently:

- Member-owned
- Co-op Members are associated
- Profit sharing
- Paid dividends (not interest)

## Top 4 Things to Consider When Choosing:

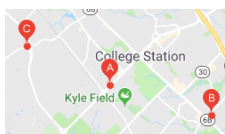
### Safety (FDIC/NCUA Insurance):

- Protects from financial institution failure
- Insures up to \$250,000 per depositor
- Covers deposit accounts, 401ks, IRAs, Trusts
- Using multiple institutions maximizes insurance

### Cost Fees):

- ATM Fees (Deposit, Withdrawal, Balance Inquiry)
- Minimum Balance Requirement Fees
- Returned Check Fees & Overdraft (NSF) Fees
- Monthly/Annual Fees

### Convenience: What makes it “convenient”?



Branch Availability



Safety Deposit Boxes



ATM Locations



Customer Service



Online Banking Features



Overdraft Protection

### Annual Percentage Yield:

The simple annual percentage yield that converts deposit account interest rates compounded for different periods into comparable annual rates. Compare different deposit account APYs at [bankrate.com](http://bankrate.com).



## Our Campus+ Partners



Official Banking Partner of Texas A&M University

With consideration for your habits and needs, you can find the right financial institution at the right price. Our Campus+ Partners\* are here to help. Check out what Aggieland Credit Union and Wells Fargo have to offer you.

### Aggieland Credit Union

#### Who We Are

Aggieland Credit Union is a financial institution dedicated to serving Aggies and helping you take control of your finances. It's important to remember that the little things add up. That's why Aggieland Credit Union offers Truly-Free checking and savings accounts for our college students to take advantage of.

These accounts have no annual fees or minimum balance requirements.

#### Anywhere Access

Access your money all over the country, through our Co-Op Shared Branching system. You can access your Aggieland account at participating credit unions and ATMs all over the nation while traveling, or visiting home. Plus, our online banking system and mobile app allow you to send, deposit, and save money on-the-go.

#### Managing Your Money

You'll have access to our online financial education resources, including budgeting tools, free financial webinars, and the option to speak with a financial advisor! The short and long-term effects of establishing these good spending and saving habits will be immeasurable.

#### Showing Your Aggie Pride

With 4 new designs for your Aggieland Debit Card, it's never been easier to show off your Aggie spirit! Our sleek new Texas A&M VISA debit cards feature a metallic finish, built-in chip technology, and your card detail arranged neatly on the back so you can show off your Aggie debit card without fear of showing everyone your debit card number.

Learn more how we serve Aggies at [www.aggielandcu.org/aggies](http://www.aggielandcu.org/aggies)

### Wells Fargo

As a college student, establishing healthy money habits, including learning how to create a budget, using tools to help you stay on track, and consciously working towards establishing credit, will help you create a strong foundation in college and in life. Wells Fargo's CollegeSTEPS® provides guidance and resources to help students build personal finance skills so you can manage your money with confidence. With tailorable content specifically to help you learn how to pay for school, manage your money, build credit, and more. Start your journey at [wellsfargo.com/collegesteps](http://wellsfargo.com/collegesteps) today, and be sure to subscribe to stay connected throughout your college career.

Get a head start, while also showing your Aggie pride, with an Aggie Bucks Unlimited Debit Card<sup>1</sup>. Texas A&M University College Station and Wells Fargo have teamed up to offer you optional banking convenience with the custom-designed Aggie Bucks Unlimited Debit Card, exclusively for Aggies. Use it for your day-to-day financial needs when it's linked to a Wells Fargo Everyday Checking account. More details here: [www.wellsfargo.com/tamcs](http://www.wellsfargo.com/tamcs)

<sup>1</sup>The Aggie Bucks Unlimited Debit Cards is a Visa® Debit Card issued by Wells Fargo Bank, N.A, Member FDIC and is a Wells Fargo Campus Card.

Wells Fargo may provide financial support to Texas A&M University (College Station) for services associated with the Aggie Bucks Unlimited Debit Card.

*\* Campus+ Collaborates with senior leadership to pursue innovative, best-in-class university partnerships that align with Texas A&M's mission and enhance our ongoing commitment to provide everyday service needs to our campus community. Brand alignment, student-centric programs, and campus impact are our guiding principles, setting the foundation for compelling relationships that unlock and grow programs support.*