

# Banks and credit unions are financial institutions that help you manage, save, spend, and borrow money

- Provide safety for your money
- Are insured by the government, meaning that your money is protected
- You can earn interest on your account
- Can provide access to loans, credit cards, investment options, mortgages



**SHOP AROUND AT BANKS AND CREDIT UNIONS TO FIND THE BEST DEAL ON SERVICES THAT YOU NEED.**

## Questions to ask:

- What are the monthly service fees?
- How much are you charged when you use your ATM card?
- How many withdrawals can you make from your account before you are charged?
- How much money do you need to keep in your account to avoid additional fees?



**Bank accounts and services | Consumer Financial Protection Bureau**

[consumerfinance.gov](https://consumerfinance.gov)



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