When you join a bank or credit union, there are some important things you should know.

An account is where you put your money so that you can keep it safe and use it when you need to.

**Checking account:** This is where you put your money so that you can use it soon to buy the things that you need.

**Savings account:** This is where you put your money so that you can save it. Money that you put into a savings account should not be used every day.

**Things to Remember**

- **What is an ATM?**
  ATM stands for “automated teller machine.”
  An ATM is a computer that helps you get money from your accounts.

- **Ask questions:**
  Banks and the people that work for them are there to help you. If you don’t understand something, it is always ok to ask questions!