

The following workshop is presented by Capitol One and the American Library Association through the Community Connect grant. This workshop is designed to teach you how to use online banking services. For privacy reasons the chat has been deactivated. If you have any questions on the subject, send us your questions using the link in the description that you will see below. We also ask that you answer the survey questions found in the description. In order to get more grants in the future. Access the survey by clicking on the link titled survey, thank you very much.

[Music]

Welcome to community college digital Access at home. Thank you for joining us today. The Community Connect digital Access at home program is presented by the Yuma County Library District and is made possible by Capitol One and the American Library Association. For privacy reasons, we will have the chat option disabled if you have any questions on the subject, send us your questions using the link titled and Google form. We will respond to the best of our ability at the end of the presentation. And we also ask you to answer the survey questions below. Please be respectful of the other participants and the speaker.

How to start using the benefits of internet banking services. Presented by Xóchitl Mayoral. The purpose of this class is to show you the common use of internet banking functions to manage your money. Today we will show you how to make common use of bank transactions such as checking your account balance and how to alert your account.

Hello, my name is Xóchitl and today we will be seeing the last part of these presentations that help you use internet banking services. We will be watching some videos that will show you how to use the internet to manage your bank accounts online. Today all banks have these services available for you to give them your personal use. Let's see our presentation today.

Are there times when you need to know your account balance, but calling the bank is inconvenient or there are no ATMs nearby? Personally, for me it is one of the services that I use most commonly. I just open my banking application and check my balance, payments, or money withdrawals. Would it be helpful to know that I know that no transactions were cleared from your bank account before shopping? For me, it is definitely vital to know if my balance is sufficient for shopping. And I just have to open the app to review. Our first video will show us how monitoring our accounts helps us stay in control of our money.

Video:

From your bank's mobile website, you can review current account balances and monitor the flow of money into and out of your accounts. Find the area of the home page where your account balances appear. At most banks, the labels for your checking and savings accounts link to pages you have in your complete transaction history. There you can see a record of all the money that comes into your account. Like your social security, your salary and other funds that are deposited in it. You will also find any withdrawals from your account. Like the checks you write, your withdrawals for time transfers to other accounts, and other expenses. And monitoring your account at least once a week helps keep you on top of any activity on your account. Think of your bank's website or app as the electronic way to reconcile your checkbook. Online or mobile banking services help you see which checks have cleared, which transactions are still pending, and which transactions have not yet been posted. With some banks, you

can even click the links next to individual transactions to see more details about them. Look for a plus sign or some other symbol next to the transaction. Sometimes you can also use this to view images of specific checks that you have written once they have cleared. Your account will have a link to also view your bank statements covering all transactions on your account during a particular month. You will be given the option of what type of statement you want to view. Either the most recent or a specific one from a previous month.

If you are concerned about overloading your account or that your account may be under the minimum balance, checking your balance online can help you with this concern. I think this is one of my biggest concerns that is why I use my application very often to check my balance. Review your bank account activity and make sure you are aware of all check and debit transactions. Checking your bank account frequently is another way to secure your account. Has your bank ever contacted you by email or text message to notify you of a low balance, mobile deposit, or suspicious activity? Personally, my bank has notifications in the application that tells me if something is happening in my account.

We discussed the importance of reviewing your bank account to determine your account balances and activities. Now we will talk about how to monitor your account with alerts.

Video:

When you use internet banking services, you can set up alerts or notices that inform you when certain things happen on your account. Alerts are typically sent via text message or email and quickly inform you when important transactions take place or other events occur that you should be aware of. Alerts are set up in just a few clicks. On your account home page or your bank's mobile app home screen look for a link or menu option that says, configure alerts, set alerts, or something similar. This will take you to a new page where you can select the account for which you want to configure alerts and select from the different options available. For example, you can select to be notified as soon as your balance falls below a certain amount. Maybe 100 bucks. This can help you monitor how much money you have available, plan your purchases, and maintain a balance above any minimum requirement to avoid fees. You can also set an alert for when your account balance is above a certain amount. Maybe \$ 999. Receiving this alert may be your signal that it is time to transfer money from your checking account to your savings account. You can even set up alerts to notify you when a transaction occurs above a certain dollar amount. Either a credit or a debit to your account. Just select an amount above which the credit or debit must be for an alert to be sent. Suppose you have paid your rent or mortgage, or are waiting to receive a tax refund. This alert will help you know when large transactions are officially posted to your account. And other alerts will let you know when direct deposit is available. When specific checks are posted or when a transaction you have made is declined due to insufficient funds. Just click the box next to the alerts you want to use, and click the update or save, save button on the screen. All these alerts are one more window to what is happening in your account. And an added security measure to detect any unusual activity. Logging into your account frequently can be the best way to monitor your finances. But with alerts, you have a set of simple tools to help you stay up-to-date between visits.

And receiving an immediate notification by text or email reporting suspicious activity is one way to prevent fraud. My banking service has a good system for checking my accounts. If any activity is done I receive a text immediately. Low balance alerts can help you avoid surcharge charges or fees for keeping a minimum balance. I think the personal is once I have received a low account alert and I could see right away what the reason was. You can also consider opening bank accounts that do not require a minimum

balance to avoid monthly fees and there are some accounts that are cheaper. My bank in particular, of account combination services and for this reason I do not require a minimum balance. Be sure to check out all the banking options here in Somerton but you can also look in San Luis or even Yuma.

Today we finished the four online banking services workshops. All the videos can be seen again in ready click advance dot com. We cover many topics. What was more impacting do you think? If you have any questions about the videos I will be happy to answer you, but if you have questions about your bank I advise you to contact your bank and ask about the services available with them. Thank you for being with us today. In a few more moments we will be live to answer any questions you have for me.

Hello, thanks for your waiting. If you have any questions today we can answer. We have some that arrived. What do they say that a question says that there is a limit to how many times the account statement can be reviewed per day? In my particular bank I don't open as many times as I want, but I do open a bag and you have to check with your bank to see what options they offer you. Another question is that if it is true that I can be my fingerprint to open the applications? My bank has never been offered that option, but I think other banks do. The best thing to do is check with your bank and see if they offer you any help. Another question is my bank will help me download the applications? They will help me in my bank with passwords with application with everything, everything in my bank helped me do that. But you can ask to make an appointment with one of the help at the bank and ask if they can help you download it and how to use it too. In case I lose my password, does my bank know my password? Not mine in particular. Only I can do it, only I can change it. The options offered by your bank may be different, but not me in particular. Only I know my password. And another question is, if I want daily alerts, do I have this option? If you want, yes, your bank alerts have everything, they spoke to me every time that the payment is going to be due, so the account is far below what it should be. I can put them every week, I can put them daily, I can put them once a month before making the payment, especially when they are automatic that they do not take out automatically. But it is always better to check with your bank, it offers this option. Another question is, am I able to give a payment with the bank application for a product that I bought from Amazon? This is offered to me, I use it a lot. From there I pay to Amazon, I pay my bills in stores, I pay everything from there with the bank application. Ask your bank if there is a restriction on where you can pay, but I definitely do from my application on my phone. Usually on my phone on my computer at home. Does anyone have any other questions that we can answer? If there are no other questions. What do I do if I see strange charges in my account? When I look at them in the particular, usually I cannot figure them out, but if I cannot, I can speak on the phone to my bank and in fact, the phone number comes to me that in the application when I open the phone properly. Also in different parts where I can communicate by email, or I can talk on a phone, or I can be a live appointment and take them from the problem and show them what is happening. In the position that is here and they help me. I think that only once I have used it for a charge that was made and I went to the bank and there they helped me look at it. But definitely with an email or talking on the phone you can also do it. Don't we have any more questions? And we're looking to see if more questions come in, but it seems like no one has any more questions. I want to thank you for watching these videos. We hope they have helped you at least a little to encourage you to use these applications. For me they have been lifesavers as a step to say that in the last year that I have not been able to make all these payments, I have made them with the application. I have learned a lot in the last year. I did not trust these applications, no, I did not want to do them because I said no, I have better save money and I better go. But now you no longer use gas, you don't have to wait in line, you don't have to do anything

other than this afternoon get on your computer, on your laptop, on your phone it's all from there without having to be doing it, exposing yourself in the first place it is putting you in other places. Thank you very much for joining us and the videos you can find us on YouTube and in the application called ready click advance dot com. There you can watch your videos, the videos again as many times as you want. Thank you very much for joining us.