**WHAT YOU NEED TO KNOW ABOUT YOUR PAYMENT CARDS**

**Comparing PAPER OR PLASTIC?**

**CREDIT**

- What is the interest rate?
- What is the annual fee for your credit card?
- Is there a rewards or cash-back program associated with your credit card?
- What is the monthly fee for your checking account?

**DEBIT**

- How much are you charged for cash advances (ATM withdrawals using a credit card)?
- Does your credit card offer extended warranties on certain purchases?
- Is there a fee for checking the balance on your card?
- Can the monthly fee be waived with a minimum balance?

**CASH**

- How much is the monthly fee for your checking account?
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- What is the interest rate?
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**HOW SHOULD I PAY?**

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