BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Online Banking

Manage your money safely from your chair — bank apps, websites, bill pay, and Zelle

A plain-English, safety-first guide to banking online

Careful and confident, at the same time

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

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What's Inside

This is your online-banking manual. Read it in any order and at your own pace — there is no test, and you can't fall behind. It starts with the calm, no-risk basics (checking your balance and activity) and builds up slowly to moving money, with safety woven through every part — because when it comes to your money, knowing how to stay safe matters as much as knowing which button to tap. Every feature comes with what it actually does *for you* and slow, step-by-step directions. If a screen looks a little different at your bank, the idea is still the same.

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PART 1

Getting Comfortable with Online Banking

What online banking really is, why it's safe when you do a few simple things right, and the short list of what you need. We'll start slow — no account touched until you feel ready.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've picked up this book, chances are your bank has been nudging you toward its app or website, or a family member has said "you can just do that on your phone now" — and some part of you is curious, while another part is nervous about anything to do with your money and the internet in the same sentence. That's an honest, sensible feeling, and this book is written with it in mind.

I'm Bill. Helping folks feel at home with their technology is what I do every day, right here in Portage County, and I wrote this the same way I'd sit down next to you at your kitchen table: patiently, in plain English, no rushing and no fancy words. When I use a banking or computer term you don't know, I'll stop and explain it right then — you won't have to look anything up.

Let's be honest about the nervousness

Money is personal, and caution around it is **wisdom, not weakness**. I'm not going to tell you to stop being careful — I'm going to show you how to be careful in the *right* places, so your carefulness actually protects you instead of just worrying you. Done sensibly, online banking is not only safe; it can make you **harder** to cheat, because you can see your money anytime and catch anything odd quickly.

WHAT THIS DOES FOR YOU

What this does for you

Online banking means you can check your balance from your armchair, pay a bill without a stamp, deposit a check without driving to the branch, and spot a wrong charge the same day it happens. For many folks I help, the biggest gift is simple peace of mind: a quick, private look at their own money whenever they want one.

The one promise, and the one rule

Here's my promise: **you cannot break your bank account by looking at it.** Opening the app, tapping around, checking your balance, reading your statements — none of that moves a penny or harms anything. Money only moves when you deliberately send it, and we'll take those steps very slowly when we get there.

And here's the one rule that, by itself, prevents the great majority of trouble: **never move or send money because someone contacted you and told you to** — not a call, not a text, not an email, not a pop-up. We'll return to this again and again, because it is the whole

ballgame. Learn it now and you're already safer than most.

FROM BILL

I'm a phone call away

This book will carry you a long way. But money questions deserve a patient human, so if anything ever worries you — a strange message, a step you're unsure of, a request that doesn't feel right — call me at **(330) 200-8042** *before* you do anything. Those calls are never a bother; they're exactly what I'm here for, and there's no charge for asking.

— Bill

CHAPTER 2

What Online Banking Actually Is

Let's demystify the whole thing, because it's simpler than the worry makes it seem.

Your bank, reachable from your chair

Online banking just means reaching your bank through the internet instead of driving to the branch or calling on the phone. Everything you'd do at the teller window — check your balance, see what's come in and gone out, move money between your accounts, pay a bill, deposit a check — you can now do from a screen. The bank is the same bank; you're simply walking up to a different window.

The app and the website — two doors to the same room

There are two ways in, and they lead to the same place:

- **The bank's app** — a program you install on your phone or tablet, with your bank's name and logo. Tap its icon and you're at your bank. This is what most folks use day to day because it's quick and tidy.
- **The bank's website** — you open an internet browser (Safari, Chrome, Edge) on a computer, phone, or tablet, go to the bank's web address, and sign in. Handy on a computer with a big screen.

Both require you to **sign in** with a username and password that only you know, so no one else can get to your money. We'll set that up carefully in Part 2.

> GOOD TO KNOW
>
> **It's the same money, not a copy**
>
> A common worry: "If I have it on my phone *and* my computer, are there two accounts?" No. There is one account at the bank, and the app and website are just windows looking at it. A deposit you see on the phone shows on the website too, instantly. Nothing is duplicated and nothing is stored on your phone that a thief could pluck out.

What you can do — the whole menu

You can…	What it means
Check balances	See how much is in checking, savings, and other accounts, any time of day.

You can…	What it means
Review activity	See every deposit, withdrawal, purchase, and fee — often within seconds of it happening.
Transfer money	Move money between your own accounts (say, savings to checking) in a tap or two.
Pay bills	Pay the electric bill, the phone bill, a credit card — electronically, no stamp.
Deposit checks	Photograph a paper check with your phone and deposit it without leaving home.
Send money to people	Send money to family or trusted people, often through a service called Zelle.
Get alerts	Have the bank text or email you when money moves, so you catch anything odd fast.

You don't have to use all of it. Many folks start with just "check my balance" and "see my activity," and that alone is worth the effort. Add the rest whenever you're ready.

CHAPTER 3

Is Online Banking Safe?

This is the question that matters most, so let's answer it plainly and honestly.

The short answer: yes, when you do a few simple things

Banks protect your money online with serious, invisible security — scrambled connections, fraud monitoring, and legal protections for your deposits. The weak point in online banking is almost never the bank's technology. It's **trickery aimed at you**: a convincing stranger trying to talk you into handing over your sign-in or sending money yourself. Guard against that, and you've guarded against nearly everything.

Three habits that keep you safe

We'll go deep on safety in Part 6. For now, hold on to these three:

1. **Only ever sign in through the bank's own app or by typing the bank's web address yourself.** Never through a link someone sent you.
2. **Never tell anyone your password, your sign-in code, or your card's security number** — not even someone who says they're from the bank. The real bank never needs you to tell it these.
3. **Never move or send money because you were contacted and told to.** Urgency and secrecy are the tools of a scammer, not a bank.

STAY SAFE

The bank will never ask you to "move money to keep it safe"

Burn this into memory: no real bank, and no real fraud department, will ever call and tell you to transfer your money to "a safe account," to yourself, or to anyone, to protect it or reverse a charge. That request — every single time — is a scam, no matter how official the caller sounds or what number shows on your phone. Hang up and call the bank yourself using the number on your card.

Your money is protected — and you can watch over it

Money in an American bank is insured, and banks have rules for handling genuine fraud and errors. On top of that, online banking hands *you* a powerful tool: the ability to look at your accounts often and catch anything wrong early. A person who checks their balance twice a week is a hard target. In that real sense, learning this makes you **safer**, not less safe.

FROM BILL

Caution and confidence can live together

You don't have to choose between being careful and using online banking. The goal of this whole book is to let you be both — confidently doing the everyday things, and sensibly on guard against the few real risks. If you're ever unsure which is which, that's my job: (330) 200-8042.

CHAPTER 4

What You Need Before You Start

A short checklist. You likely have most of it already.

1. A device and internet

A **smartphone or tablet** (for the app) or any **computer** (for the website), and an internet connection. At home that's your **Wi-Fi** (your home's wireless internet). If you can check email, you have enough internet for banking.

HEADS UP

Do your banking on your own internet, not public Wi-Fi

It's wise to bank at home on your own Wi-Fi, or using your phone's own cellular data, rather than the free public Wi-Fi at a coffee shop or library. Your home connection is private; public ones are shared. This is an easy, free way to stay safer.

2. An account at a bank or credit union

If you have a checking or savings account anywhere, you can bank online with it — nearly every bank and credit union offers it, free. You don't need a special "online account"; it's your same account.

3. Your bank's details and your ID ready

To set up online access the first time, the bank confirms it's really you. Have handy: your **account number** (on your checks or a statement), your **Social Security number**, and the phone number or email the bank has on file (they'll often text or email you a code to prove it's you). Keep these private — you're giving them *to the bank itself*, never to someone who contacted you.

TIP

Not sure where to begin? Bring your statement

If you have a recent paper statement from your bank, nearly everything you need to get started is printed on it — the bank's name, website, and your account details. It's the perfect thing to have in front of you, or to have ready if you'd like me to help you get set up.

PART 2

Getting Set Up — Safely

Finding and installing the real bank app (and spotting fakes), creating your sign-in, building a password you can actually remember, and the extra lock — two-factor — that keeps crooks out even if they learn your password.

CHAPTER 5

Installing the Real Bank App

The app is the easiest way to bank on a phone or tablet. The only trick is making sure you get **your bank's genuine app** and not a copycat. It's not hard — here's exactly how.

Where apps come from

Apps are installed from your device's official store, and only from there: the **App Store** on an iPhone or iPad (a blue icon with a white "A"), or the **Play Store** on an Android phone (a colorful triangle). You never install a banking app from a link in an email, text, or web page — only from the store.

Installing it, step by step

1. Open the **App Store** (Apple) or **Play Store** (Android).
2. Tap the **Search** box and type your bank's name exactly — for example your bank or credit union's full name.
3. In the results, find the official one. Check that the **maker's name** underneath is your actual bank (not a slightly-off name), and look for a large number of reviews — real bank apps have thousands.
4. Tap **Get** (Apple) or **Install** (Android). Confirm with your passcode, Face ID, or fingerprint if asked. It downloads on its own and lands on your Home Screen.

HEADS UP

How to spot a fake app

Crooks sometimes sneak look-alike apps into the stores. Warning signs: a maker's name that isn't your bank, very few reviews, odd spelling, or a logo that's slightly wrong. When in doubt, don't install — your bank's website (typed in yourself) usually has a "Get our app" button with a safe link, or give me a call and we'll confirm you've got the right one.

If you'd rather not use an app

You never have to use the app at all. You can bank entirely through your bank's **website** in a browser. To do that safely, always reach it by **typing the bank's web address yourself** (from your checkbook, card, or statement) or using a bookmark you made — never a link someone sent you. Everything in this book works much the same way on the website.

CHAPTER 6

Creating Your Sign-In

To use online banking the first time, you "enroll" — you prove you're the account holder and create a username and password. You do this once.

The usual enrollment steps

1. Open the bank's app (or website) and look for **Enroll**, **Register**, **Set up online access**, or **First time here?**
2. The bank asks for details to confirm you're really you — commonly your account number, Social Security number, date of birth, and perhaps your card number. Remember: you're giving these *to your own bank's app*, which is the one place they belong.
3. It sends a **verification code** by text or email to the number or address on file. Type that code in. This proves you hold the phone or email the bank already has for you.
4. Create your **username** (the name you'll sign in with) and **password** (your secret key). Write them down somewhere safe — more on that next.

> **GOOD TO KNOW**
>
> **A verification code is a one-time key, for you only**
>
> That code the bank texts you is a single-use key to prove it's you. The bank sends it *to* you; you type it *into* the bank's app. You never read it aloud or send it to a person. We'll say this again in the safety section, because tricking people into sharing these codes is a favorite scam.

If enrollment gives you trouble

If the details don't match or a code doesn't arrive, don't force it — call your bank on the number printed on your card or statement, and a real person will walk you through enrolling. This is a perfectly normal thing to call the bank about.

CHAPTER 7

Passwords You Can Actually Remember

A good password is your front-door lock. The good news: "good" no longer means "impossible to remember." Here's how to make one that's both strong and sensible.

What makes a password strong

Length matters more than anything. A longer password is far harder to crack than a short, complicated one. The modern advice is to use a **passphrase** — a few unrelated words strung together, perhaps with a number or symbol — rather than a short jumble you'll never recall.

- **Harder to guess, easier to remember:** something like "Maple-Porch-Lantern-7" beats "Xk9#2" on both counts.
- Make it at least a dozen characters long if you can.
- Don't use things a stranger could find out: your name, birthday, address, or pet's name alone.

Use a different password for your bank

Your bank password should be **unlike any other password you use**. If you reuse the same one everywhere and it leaks from some other website, crooks will try it at your bank. A unique bank password seals off that risk entirely.

TIP

Where to keep your passwords safely

It is perfectly fine — and far better than reusing weak ones — to write your passwords in a small notebook kept somewhere private at home, like you would a spare key. Just don't keep them on a sticky note on the device itself, or in a file named "passwords" on the computer. A dedicated notebook in a drawer is simple and safe.

Let your device remember it — and lock your device

Phones and computers can securely remember your passwords so you don't type them each time, and can fill them in for you. This is safe *as long as your device itself is locked* with a passcode, fingerprint, or face. So: set a lock screen on your phone (a passcode at minimum), and then letting it remember your bank password is convenient and secure.

CHAPTER 8

Two-Factor — The Extra Lock

This is the single best protection you can turn on, and most banks now use it automatically. It has an intimidating name — **two-factor authentication**, sometimes "2FA" or "two-step verification" — but the idea is friendly and simple.

What it is, in plain English

Two-factor just means proving who you are in **two** ways instead of one: something you *know* (your password) **and** something you *have* (your phone). So even if a crook somehow learned your password, they still couldn't get in without *your* phone in *their* hand. It's a deadbolt behind your doorknob.

How it works day to day

When you sign in (especially on a new device), the bank sends a **short code** by text to your phone, and you type it in to finish signing in. That's it. Some banks instead ask you to approve the sign-in by tapping a button in the app, or let you use your **fingerprint or face** as the second factor.

> **STAY SAFE**
>
> **Your code is yours alone — never share it**
>
> That text code is the whole point of the extra lock, so scammers work hard to trick it out of you. **No real bank will ever call and ask you to read them a code it just texted you.** If anyone — by phone, text, or email — asks you to share a verification code, it is a scam, full stop. Hang up. The code goes only into the bank's own screen, typed by you.

Using your fingerprint or face to sign in

Most bank apps let you turn on **Face ID**, **Touch ID** (fingerprint), or the Android equivalent, so you open the app with a glance or a touch instead of typing your password every time. It's quick, and it's secure because only your face or finger unlocks it. Look in the app's **Settings** for "Face ID," "Fingerprint," or "Biometric login" to switch it on.

WHAT THIS DOES FOR YOU

What this does for you

With two-factor on and fingerprint or face login set up, your account becomes both *easier* for you to open and *much harder* for anyone else to break into. You get convenience and security at the same time — a rare and lovely combination worth the five minutes to set up.

PART 3

Everyday Banking — Checking In

The gentle, no-risk heart of online banking: signing in, reading your balance and activity, finding statements, and setting up alerts that quietly watch your account for you.

CHAPTER 9

Signing In and Looking Around

Let's open the door and look around. Nothing here moves any money — this whole chapter is pure looking, which is completely safe. Get comfortable here first.

Signing in

1. Tap your bank's app icon (or type the bank's web address in a browser).
2. Enter your **username** and **password** — or, if you set it up, just use your **face or fingerprint**.
3. If the bank texts you a **code**, type it in. (You're on the bank's own screen; this is normal and safe.)
4. You're in. The first screen usually lists your accounts and their balances.

> **TIP**
>
> **Always start from the app or your own bookmark**
>
> Make a habit of opening your bank only two ways: tapping the app, or a bookmark/web address you typed yourself. Never reach your bank by clicking a link in an email or text — that's the one door crooks can fake. The app on your screen can't be faked that way.

Reading your balances

The home screen shows each account — checking, savings, maybe a credit card — with its current balance. A couple of terms worth knowing:

Term	What it means
Current balance	The total actually in the account right now.
Available balance	What you can actually use today — sometimes a little less than the current balance if a recent deposit hasn't fully cleared or a purchase is still pending.
Pending	A transaction that's happening but not final yet — like a card purchase the store hasn't fully collected. It'll settle in a day or two.

Signing out when you're done

On a device that's yours and locked, you can simply close the app. If you're on a shared or public computer, always find **Sign Out** or **Log Off** (often under your name or a menu) and tap it when you finish, then close the browser. On your own phone, the app also locks itself

after a few minutes for safety.

CHAPTER 10

Understanding Your Activity

Your **activity** (or "transactions") is the running list of every dollar in and out. Reading it is the most valuable habit in this whole book — it's how you stay on top of your money and catch anything wrong.

Finding the list

Tap an account from the home screen and you'll see its transactions, newest at the top. Each line typically shows the **date**, a **description** (who it was), and the **amount** — usually minus signs or red for money out, plus or black for money in.

Making sense of the descriptions

Descriptions aren't always the plain name of the shop — a purchase might show the company's billing name, which can look unfamiliar. If a charge puzzles you, tap it; many apps show more detail, the date, and sometimes a map or logo that jogs your memory. Most "what's this?" moments turn out to be a store using a different name.

> **TIP**
>
> **A gentle weekly habit**
>
> Once or twice a week, spend two minutes scrolling your recent activity. You're just asking, "Do I recognize all of these?" This small routine catches errors, forgotten subscriptions, and genuine fraud faster than anything else — and it's completely risk-free, since you're only looking.

Searching and filtering

Need to find one thing — did that check clear, did the refund come? Most apps have a little **magnifying-glass** search where you can type a name or amount, or a filter to show only deposits, only a date range, and so on. Handy when you're hunting for one transaction among many.

GOOD TO KNOW

What to do if you see something you don't recognize

Don't panic, and don't react to any message telling you to "act now." Simply note it, and contact your bank yourself using the number on your card to ask about it. Real banks are glad to investigate, and you're protected when you report genuine fraud promptly. The calm, correct move is always: pause, verify with the bank directly.

CHAPTER 11

Statements and Records

Your monthly **statement** — the formal summary the bank has always mailed — lives online too, and it's often easier to get to and keep than the paper version.

Finding your statements

Look for **Statements & Documents**, **Statements**, or a similar label (often under a menu or your account's details). You'll see a list by month. Tap one to open it; it usually appears as a **PDF** — a tidy electronic document you can read, save, or print.

Saving or printing one when you need it

Sometimes you need a statement for your records, your taxes, or to prove your address. On screen, look for a **share** or **download** symbol to save it to your device, or **Print** if you have a printer. You can also email it to yourself to keep. Nothing is lost by viewing online — the bank keeps years of statements for you.

> **GOOD TO KNOW**
>
> **Going paperless is optional**
>
> Banks often invite you to stop paper statements and go "paperless." That's your choice — some folks love the tidiness, others want paper in a drawer. You can keep getting paper *and* view them online; it's not one or the other. Don't feel pushed either way.

Tax forms live here too

Come tax time, forms like interest statements (a "1099") usually appear in that same Statements & Documents area. Knowing where to find them saves a phone call — and if you can't find one, the bank can point you to it.

CHAPTER 12

Alerts — Let the Bank Watch for You

This is a quiet hero of online banking. **Alerts** are little messages the bank sends you — by text, email, or a pop-up from the app — whenever something you care about happens. Set a few up and your account practically guards itself.

Alerts worth turning on

Alert	Why you'd want it
Large transaction	Tells you whenever money over an amount you choose (say $200) leaves your account. A fast way to catch fraud.
Low balance	Warns you when your balance drops below a cushion you set, so you avoid overdraft fees.
Deposit received	Confirms when a check, pension, or Social Security payment lands — peace of mind on payday.
Card used online or abroad	Flags purchases made without the card present, a common sign of a stolen number.
New sign-in	Lets you know when your account is accessed from a new device — so an unexpected one stands out.

Setting them up

1. In the app, find **Alerts** or **Notifications** (often under Settings or a menu).
2. Browse the list and switch on the ones you want.
3. Choose how you'd like to be told — **text** and **email** are the most common and reliable.
4. For amount-based alerts, type the dollar figure that makes sense for you.

WHAT THIS DOES FOR YOU

What this does for you

Alerts turn your account into something that taps *you* on the shoulder the moment anything notable happens — a big charge, a low balance, a deposit arriving. You no longer have to remember to check; the bank tells you. For catching fraud early, there is nothing better, and it costs nothing.

HEADS UP

An alert is a heads-up, never a command

Real bank alerts simply inform you — "a charge of $X posted." They never tell you to "click here to verify" or "call this number now" or "move your money." A message that pressures you to act urgently is a scam imitating an alert. A real alert just reports; *you* decide what to do, calmly, by opening the app yourself.

PART 4

Moving Your Own Money

Now we start doing things — all of them within your own accounts and to companies you already pay. Transfers, paying bills, and depositing a check with your phone's camera. Slow and steady.

CHAPTER 13

Transferring Between Your Own Accounts

The gentlest first step into *moving* money is moving it between accounts you already own — say, from savings into checking. Nothing leaves the bank; it just slides from one of your pockets to another. It's safe, instant, and a fine place to build confidence.

How to make a transfer

1. In the app, tap **Transfer** (or "Move Money" / "Transfers").
2. Choose the account to move money **from** (e.g. Savings).
3. Choose the account to move it **to** (e.g. Checking).
4. Type the **amount**.
5. Review the details on the confirmation screen, then tap **Transfer** or **Confirm**. You'll see a receipt, and both balances update.

> **GOOD TO KNOW**
>
> **Between your own accounts, mistakes are easy to fix**
>
> Because both accounts are yours, an accidental transfer isn't a disaster — you can simply transfer it back. This is why it's the perfect place to practice the "choose from, choose to, type amount, confirm" rhythm you'll use elsewhere. Get comfortable here.

Scheduling and repeating transfers

Many apps let you set a transfer for a **future date** or make it **repeat** automatically — handy for moving a set amount into savings every month. Look for "Schedule" or "Make recurring" on the transfer screen. You can change or cancel a scheduled transfer anytime before it happens.

Transfers to accounts at other banks

You can also link an account you hold at a *different* bank and move money between them, though this takes a one-time setup (the bank makes two tiny test deposits to confirm the link) and transfers take a day or two. It's genuinely useful but a notch more involved — a good one to set up with a family member or with me the first time.

CHAPTER 14

Paying Bills Online

Bill Pay lets your bank send payments to the companies you owe — the electric company, the phone company, a credit card, even a person — electronically, with no stamp and no trip to the mailbox. Once it's set up, paying a bill takes seconds.

How Bill Pay works

You tell the bank **who** to pay (the "payee"), **how much**, and **when**. The bank then sends the money — electronically if the company accepts it, or by mailing a paper check on your behalf if not. Either way, it comes out of your account and you have a record of it.

Adding a company to pay

1. Tap **Pay Bills** or **Bill Pay** in the app.
2. Tap **Add Payee** (or "Add a company/person").
3. Type the company's name. For big companies, the bank often knows them already; for others, you'll enter the address and your **account number with that company** (found on their bill).
4. Save the payee. You only add each company once; after that they're on your list.

Making a payment

1. Tap the payee from your list.
2. Type the **amount**.
3. Choose the **date** you want them paid. Pick a date a few days before the due date to be safe.
4. Review and **confirm**. You'll get a confirmation number — your proof of payment.

> TIP
>
> **Set up automatic payments for steady bills**
>
> For bills that are the same each month — a subscription, insurance, a loan payment — you can set Bill Pay to pay them **automatically** on a chosen day, so you never forget and never pay a late fee. Just keep enough in the account to cover them, and glance at your activity now and then to confirm they went through.

HEADS UP

Pay only bills you recognize

Only ever set up and pay companies *you* know you owe, from bills *you* received in the normal way. If someone contacts you insisting you owe money and must pay through your bank right now — especially a "government agency," "utility," or "warranty" demanding immediate payment or gift cards — stop. That pressure is the mark of a scam. Verify any surprise bill independently before paying a cent.

CHAPTER 15

Depositing a Check With Your Phone

This one feels like magic the first time: you can deposit a paper check by simply **photographing it** with your phone — no trip to the bank. It's called **mobile deposit** or "remote deposit," and once you've done it once, you'll wonder how you managed without it.

Before you start: endorse the check

Endorse just means sign the back. Flip the check over and sign on the back in the lined area. Many banks now ask you to also write **"For mobile deposit only"** (and sometimes your account number) under your signature — the app will tell you if it needs this. Writing it protects the check from being used again.

Taking the pictures

1. In the app, tap **Deposit** or **Deposit Checks**.
2. Choose which account the money goes into.
3. Type the **amount** of the check, exactly as written.
4. When prompted, photograph the **front** of the check: lay it flat on a dark, plain surface in good light, and hold the phone steady above it until it snaps (often automatically).
5. Then photograph the **back** the same way.
6. Review and tap **Submit** or **Deposit**. You'll get a confirmation.

> TIP
>
> **Tips for a photo that works the first time**
>
> Good light, a dark background (a wood table or dark placemat), and all four corners of the check inside the frame. Flatten any folds. If it's blurry or rejected, just retake it — you can't harm anything, and the check isn't "used up" by a failed attempt.

After you deposit — two important habits

- The money may show as **pending** and take a day or two to fully clear and be available — that's normal, not a problem.
- **Keep the paper check** somewhere safe for a couple of weeks until you've confirmed the deposit cleared and the right amount landed. Then you can mark it "deposited" and shred it. Don't deposit it again — it's already in.

SCAM ALERT

Never deposit a check from a stranger

A very common scam: someone sends or "accidentally overpays" you with a check, then urgently asks you to deposit it and send part of the money back or buy gift cards. The check later bounces as fake — and you're out the money you sent. **Never deposit a check from someone you don't know, and never send money back from a check you were told to deposit.** If this happens, stop and call me.

PART 5

Zelle — Sending Money to People

A fast, free way to send money straight to people you trust — and the one feature where a little knowledge matters most, because Zelle money moves instantly and cannot be pulled back. Read this part slowly.

CHAPTER 16

What Zelle Is — and Its One Big Catch

Zelle is a service, built into most banks' apps, for sending money directly from your bank account to another person's bank account, usually in minutes. No cash, no check — you enter their email or mobile number and the money goes. It's genuinely handy for paying back family, splitting a dinner, or sending a grandchild a birthday gift.

How it works

If your bank offers Zelle, it's right inside your banking app — you don't install anything separate (though there is also a standalone Zelle app for banks that don't include it). You pick a person, enter the amount, and the money moves from your account to theirs, bank to bank, typically within minutes.

HEADS UP

The one thing you MUST understand about Zelle

Zelle is like handing someone **cash**. Once you send it, the money is gone *instantly* and **cannot be reversed** — there is no "undo," and usually no getting it back if you sent it to the wrong person or were tricked. This is the single most important fact in this entire book. It makes Zelle wonderful for people you trust and dangerous when a stranger is involved.

Only use Zelle with people you know and trust

Because it's instant and irreversible, Zelle is meant for sending money to **people you personally know** — your daughter, your neighbor, your handyman you've used for years. It is *not* a safe way to pay a stranger, a seller you just met online, or anyone who contacted *you*. For buying things from strangers, a credit card (which can dispute charges) is far safer. Zelle offers no purchase protection.

GOOD TO KNOW

Unlike a card, Zelle has no "charge-back"

When a credit-card purchase goes wrong, you can dispute it and often get your money back. Zelle has nothing like that, because it's a direct cash-style transfer between bank accounts. That's exactly why we reserve it for trusted people — there's no safety net underneath it.

CHAPTER 17

Sending Money With Zelle, Carefully

Here's how to send money with Zelle, with the care this feature deserves. Take each step deliberately — there's no rush, and double-checking is the mark of someone doing it right.

Setting up Zelle the first time

1. In your bank app, find **Zelle** (often under "Send Money," "Payments," or "Transfer").
2. Confirm the email or mobile number people will use to send *you* money, and verify it with a code the bank texts or emails you.
3. That's it — you're enrolled. You only do this once.

Sending money, step by step

1. Open **Zelle** in your bank app and tap **Send**.
2. Choose the recipient from your contacts, or carefully type their **mobile number or email** — the one *they* use for Zelle. **Check it twice.** One wrong digit sends the money to a stranger, and it cannot be retrieved.
3. Type the **amount**, and double-check it.
4. Review the **confirmation screen** — the name it shows should match who you mean to pay. If the name looks wrong or unfamiliar, **stop** and don't send.
5. Tap **Send**. The money is on its way, usually within minutes.

> **TIP**
>
> **Send a tiny test amount to a new person first**
>
> The first time you Zelle someone new, send a small amount — a dollar or two — and ask them to confirm they got it before you send the rest. It's a simple way to make sure you have the right number or email, with almost nothing at stake if you don't.

Receiving money with Zelle

When someone sends *you* money, it usually lands in your account automatically if you're enrolled. If you're not yet set up, you'll get a text or email with a link to enroll — but reach your enrollment through your **bank's app**, not by trusting a link, to be safe. An unclaimed payment is simply returned to the sender after a couple of weeks; nothing is lost.

Check your limits

Banks set their own **limits** on how much you can send with Zelle per day and per month, and these vary quite a bit from bank to bank (and are often lower for brand-new accounts). If you plan to send a larger amount, check your bank's limit in the app ahead of time, or call the bank, so you're not surprised. For sending a large sum, a bank transfer or a cashier's check may suit better anyway.

CHAPTER 18

Zelle Scams — Know These Cold

Because Zelle money is instant and gone for good, it's a favorite tool of scammers. The good news: these scams follow a few predictable patterns, and knowing them makes you nearly immune. Read this chapter more than once — it's the most protective in the book.

SCAM ALERT

The "fraud department" / bank-imposter scam — the most common of all

You get a call, text, or email that looks like it's from your bank's fraud team: "We've detected fraud on your account. To protect your money, send it to yourself with Zelle / move it to a safe account." The caller may even make your bank's real number show on your phone. **It is always a scam.** Your bank will NEVER ask you to Zelle money to yourself or anyone to "reverse" fraud or "keep it safe." Hang up and call the bank yourself using the number on your card.

SCAM ALERT

The "wrong number" or "accidental payment" scam

Someone claims they sent you money by mistake and begs you to "send it back." If you Zelle them, you've sent your *own* money to a crook. Any real mix-up is handled by the **banks**, not by you sending money to a stranger. Never "return" a payment this way — call your bank and let them sort out any genuine error.

SCAM ALERT

The marketplace / deposit scam

A "seller" of tickets, a puppy, or furniture insists on Zelle; you pay and the item never comes. Or a "landlord" wants a deposit by Zelle before you've seen the place. Since Zelle can't be disputed or refunded, these vanish with your money. **Never Zelle a stranger for a purchase or deposit.** Use a credit card or pay in person.

SCAM ALERT

The romance or "family emergency" scam

Someone you've only met online, or a caller claiming to be a grandchild in trouble, urgently needs money by Zelle and asks you to keep it quiet. Stop. Verify by calling the real person on a number you already have. Real emergencies survive a verification call; scams depend on you not making one.

The pattern behind every one

Notice what they all share: **urgency** ("act now!"), **secrecy** ("don't tell anyone"), and a push to **send money or share a code immediately**. Any one of those three is your signal to stop. Real banks and real family don't operate that way.

Your simple, unbreakable rules

- **Never send Zelle money because someone contacted you** and told you to — for any reason.
- **Never Zelle a stranger**, a seller, or anyone you haven't known personally for a good while.
- **Never share a verification code** with a caller, ever.
- **When pressured, hang up and verify** — call the bank or the person back on a number you already have.
- **When in doubt, pause and ask me** before sending. A two-minute call can save your savings.

FROM BILL

Please call me before sending, if anything feels off

I would far rather get a call that turns out to be nothing than hear afterward that money went somewhere it shouldn't have. If a message or caller is pressuring you to send money or move it "to stay safe," set the phone down and call me first: **(330) 200-8042**. No judgment, no charge — checking is the smart, experienced thing to do, and I'm always glad you did.

PART 6

Staying Safe — The Full Picture

Beyond Zelle: the fake messages, imposter calls, and card tricks that target bank customers — and the calm, simple habits that defeat all of them. This part is your armor.

CHAPTER 19

How to Tell the Real Bank from a Fake

Almost every piece of bank fraud starts the same way: someone **pretends to be your bank** to get your sign-in, a code, or a transfer. Learn to tell real from fake and you've closed the main door crooks use.

How the real bank actually contacts you

Your real bank may occasionally text, email, or call — but notice what it **never** does:

Who	How they behave
The real bank	Sends factual alerts ("a charge posted"), and if there's a problem, asks you to call the number on your card or log in through the app yourself.
A scammer pretending to be the bank	Creates urgency and fear, asks you to click a link, read back a code, confirm your full password or card number, or move money "to stay safe."

The things the real bank NEVER asks for

- Your full **password** or online banking PIN — the bank can see your account without it and never needs you to recite it.
- A **verification code** it just texted you — that's for you to type in, never to read aloud.
- Your card's **three-digit security code** (on the back) over the phone.
- You to **move, send, or "verify" money** by transferring it anywhere.

STAY SAFE

The golden move: hang up and call the number on your card

If a call, text, or email claims to be your bank and anything is being asked of you, don't engage with it. **Hang up or close it, and contact the bank yourself using the phone number printed on the back of your card or on your statement.** If the contact was real, the bank will pick up right where it matters. If it was a scam, you've just dodged it completely. This one habit defeats nearly every imposter.

Don't trust the name or number that shows up

Here's a hard truth worth knowing: scammers can make **any name or phone number appear** on your screen — even your bank's real name and number. This is called "spoofing." So the fact that it *looks* like the bank proves nothing. That's exactly why the safe move is always to hang up and dial the number *you* have, from your card — not to trust the one that

called you.

CHAPTER 20

Phishing — Fake Texts, Emails, and Links

Phishing (pronounced "fishing," and that's exactly what it is) means fake messages dangling bait to get you to click a link and type your bank sign-in into a fake page. Once you know the shape of it, it's easy to spot.

What a phishing message looks like

Common examples that land by text or email:

- "Your account has been locked. Click here to verify your identity."
- "Suspicious charge of $499 detected. If this wasn't you, click to cancel."
- "Your debit card has been suspended. Confirm your details to reactivate."
- A "delivery" or "toll" or "tax refund" message with a link asking for payment or bank details.

The link leads to a page that looks like your bank but isn't. Whatever you type there goes straight to the crook. The message always wants you to **click now**.

STAY SAFE

Never sign in through a link in a message

This is the rule that makes phishing harmless: **never reach your bank by clicking a link in a text or email.** No matter how real it looks, don't tap it. If you're worried the message might be true, open your bank the normal way — tap the app or type the web address yourself — and check. A real problem will be waiting for you there; a fake one won't exist.

Telltale signs, if you look

- Pressure and fear — "act now or lose access."
- A web address that's *almost* right but off (extra words, odd endings) — though you shouldn't click to check; just don't click at all.
- Greetings like "Dear Customer" instead of your name, or small spelling slips.
- A request for information or money the real bank would never ask for.

TIP

When a message worries you, ask me — don't click

If a text or email about your money makes your stomach drop, that reaction is normal and it's exactly what the scammer wants. Don't click anything. Take a breath, and either open your bank app yourself to check, or call me and read it to me. I'll tell you in a minute whether it's real. That's a great reason to call.

CHAPTER 21

Protecting Your Card and Your Device

A few practical habits protect the physical side of your banking — your debit and credit cards, and the phone or computer you bank on.

Guarding your card number

- Only type your card number into websites you trust and reached yourself, and only when *you* chose to buy something.
- Use **credit cards** rather than debit for online shopping when you can — credit cards offer stronger fraud protection and don't draw directly from your checking account.
- Turn on **card alerts** (Chapter 12) so you see every charge, and consider the app's switch to **freeze/lock your card** instantly if it's lost — you can unfreeze it just as fast.

Locking your device

Your phone is a key to your bank, so lock the door:

- Set a **passcode**, fingerprint, or face lock on your phone and computer. Never leave them wide open.
- Keep your device's software **up to date** — those updates quietly fix security holes. Letting updates install automatically is the easy path.
- Don't let anyone you don't fully trust install things on your device or "help" by taking control of it remotely.

SCAM ALERT

"Tech support" that wants to control your computer

A pop-up, call, or email warns your computer is infected and offers to fix it if you let them connect in and "see your screen." Once in, they open your banking and drain it, or demand payment. **Never let a stranger take remote control of your device**, and never call the number in a scary pop-up. Real companies don't work this way. Shut it down and, if unsure, call me.

If you bank on a shared or family computer

On any computer other people use, always **sign out** of your bank when you finish and close the browser. Don't let a shared computer "remember" your bank password. On your own private, locked phone, remembering it is fine; on a shared machine, never.

CHAPTER 22

If You Think You've Been Scammed

If you ever realize — or just suspect — that you've been tricked, the most important thing is this: **it is not your fault, and acting fast matters more than feeling embarrassed.** These scams fool smart, careful people every day. Here's what to do, calmly and quickly.

Act right away

1. **Call your bank immediately**, using the number on your card. Tell them exactly what happened. The sooner they know, the more they may be able to do.
2. **Change your online banking password**, and any password you may have revealed.
3. If you shared a card number, ask the bank to **freeze or replace the card**.
4. **Watch your accounts closely** for the next while, using your activity list and alerts.
5. Write down what happened — dates, amounts, numbers — while it's fresh, in case you need to report it.

Reporting it

Beyond your bank, scams can be reported to the authorities — your bank can tell you how, and consumer protection agencies take reports that help catch these crooks. The point of reporting isn't to relive it; it's to protect yourself going forward and possibly help others.

GOOD TO KNOW

Will you get your money back?

It depends on the kind of scam and how quickly it's caught — some situations are covered, others (especially money *you* sent, like a Zelle transfer) may not be. That uncertainty is exactly why prevention matters so much, and why "pause and verify before sending" is worth repeating. But always report promptly anyway; sometimes more can be done than you'd expect.

FROM BILL

Come to me without a shred of embarrassment

If you think something's gone wrong, please don't sit alone with worry or shame — call me: **(330) 200-8042**. I've helped many good, sharp people through exactly this, and the only mistake is staying quiet. We'll go through the right steps together, calmly, and get you protected. You will never get judgment from me — only help.

PART 7

When Something Goes Wrong

Locked out, forgot your password, a charge you didn't make, a lost phone — the ordinary bumps, each with a calm fix. None of these are emergencies, and none mean you've lost your money.

CHAPTER 23

Locked Out or Forgot Your Password

This happens to everyone, and it's completely routine — the bank has easy, built-in ways to let the real you back in. Being locked out does **not** mean your money is gone or at risk; it's just the lock doing its job.

Forgot your password

1. On the sign-in screen, tap **Forgot Password?** (or "Forgot username/password").
2. The bank confirms it's you — usually by texting or emailing a code, or asking a security question.
3. You then create a **new password**. Write it in your private notebook.
4. Sign in with the new one. All your accounts and history are exactly as you left them.

Locked out after wrong tries

If you mistype your password several times, the bank may **lock** your online access for a while as a precaution. Don't worry — wait a bit and use "Forgot Password" to reset, or call the bank's number on your card and a real person will unlock you after confirming your identity. Your money is untouched the whole time.

> **TIP**
>
> **Reset through the app or the bank's own number — never a link**
>
> When resetting a password, do it inside the bank's app or by calling the number on your card. If you ever get a text or email saying "reset your password here" that you didn't ask for, don't click it — that's a trick. You start the reset; the bank doesn't start it for you out of the blue.

CHAPTER 24

A Charge You Don't Recognize

You're scrolling your activity and spot something you don't remember. First: breathe. Most of the time it's innocent, and even when it isn't, you're protected when you report it promptly. Here's how to handle it.

Step one: make sure it's really unfamiliar

- Tap the charge for more detail — the real merchant name, date, and sometimes a location often jog your memory.
- Remember that companies bill under names that differ from their storefront, and subscriptions renew on their own. A "mystery" charge is frequently a familiar service in disguise.
- Check whether a family member on the account made it.

Step two: if it's truly wrong, contact the bank

If you still don't recognize it, **call your bank using the number on your card** (or use the app's secure message or "dispute a charge" feature). Explain which charge and why. The bank will investigate, and for genuine fraud or errors you're generally protected — especially when you report quickly. They may freeze or replace the card to stop further charges.

HEADS UP

Report it yourself — don't wait for someone to call you about it

You start the dispute, through the bank's own app or number. If instead you get a call saying "we noticed fraud on your account, let's fix it" and they start asking for codes or transfers — that's the scam from Part 6, not the solution. Real disputes are calm, started by you, and never require you to move money.

Keep an eye out afterward

After reporting, watch your activity and alerts for a couple of weeks to be sure nothing else slips through. If the card was replaced, remember to update any automatic payments that used the old number.

CHAPTER 25

Lost or New Phone

Your banking lives safely behind your sign-in, not loosely on the phone itself — so a lost or replaced phone is a manageable situation, not a catastrophe. Here's how to handle each case.

If your phone is lost or stolen

- Your bank app is protected by your password and your phone's own lock, so a thief can't simply open it — especially if you've set a passcode and fingerprint/face lock (another reason to do so).
- From any other device, you can **change your online banking password** to be safe, which boots any signed-in app.
- Phones have a built-in "find my phone" feature that can locate, lock, or erase them remotely — a great thing to have set up in advance, and something I'm glad to help you turn on.
- Tell your phone carrier so they can suspend the line if needed.

Setting up banking on a new phone

1. Install your bank's app from the official store, just like the first time (Chapter 5).
2. Sign in with your existing username and password — all your accounts are right there; nothing was lost.
3. Set up fingerprint/face login and your alerts again on the new phone.

> **GOOD TO KNOW**
> **Your money isn't "on" the phone**
>
> A comforting truth: your accounts live at the **bank**, not inside your phone. The phone is just a window. Lose the phone and your money sits safely where it always was. Get a new phone, sign in, and the same window opens again. This is why online banking is more resilient than carrying cash or a checkbook.

CHAPTER 26

Everyday Snags and Simple Fixes

A grab-bag of small hiccups and their calm answers, so none of them throws you.

Snag	What to do
The app won't open or is stuck	Close it fully and reopen; if still stuck, restart the phone (off, wait, on). Make sure the app is updated. This clears most glitches.
A code never arrives	Wait a minute; check you have signal; try "resend." If it still won't come, call the bank — the number on file may need updating.
A deposit hasn't "cleared"	New deposits often take a day or two to become fully available. That's normal. Check the posted vs. available balance.
A transfer didn't show instantly	Transfers to outside banks can take 1–3 business days; within your own bank they're usually instant. Give outside ones time.
The app looks different after an update	Buttons sometimes move. The ideas in this book still apply; look for the same words. When truly lost, call me.

TIP

The two fixes that solve most things

For the great majority of app troubles, two simple moves do the job: **close and reopen the app**, and if that fails, **restart the phone**. Between them they cure most freezes, blank screens, and oddities — and neither can harm anything.

When to just call the bank

Some things are quickest handled by a real person at the bank: a payment that went wrong, a dispute, updating your phone number or address, or anything about actual money that the app won't let you fix. Calling the bank (on the number from your card) is always a fine, normal choice — that's what they're there for.

PART 8

Going a Little Further

A few useful extras once the basics feel easy: managing credit cards online, how Zelle compares to other payment apps, and setting things up so a trusted family member can help without taking over.

CHAPTER 27

Your Credit Cards Online

If you have a credit card, it very likely has its own app and website — much like your bank's — and getting comfortable with it brings the same benefits: see charges early, pay the bill easily, and catch fraud fast.

What you can do with a credit-card app

- **See your balance and charges** as they happen, the same way you watch your checking activity.
- **Pay the bill** — set a payment from your bank account, and consider **autopay** of at least the minimum so you never miss a due date.
- **Lock the card** instantly if it's misplaced, and unlock it when it turns up.
- **Turn on alerts** for every charge — one of the best fraud catchers there is.
- **Dispute a charge** you didn't make — credit cards have strong protections for this.

WHAT THIS DOES FOR YOU

Why credit cards are safer for online shopping

When you buy online, a credit card sits between the crook and your actual bank balance. If a number is stolen or a purchase goes bad, you can dispute it and typically aren't out the money while it's sorted — and your checking account was never touched. That's why, for online purchases from anyone you don't know well, a credit card beats a debit card or Zelle every time.

Paying the card from your bank

You can pay a credit-card bill either inside the card's own app (choosing your bank account to pay from) or through your bank's Bill Pay by adding the card as a payee. Either works. Autopay of the statement balance, if you can cover it, means you never pay interest or a late fee — a quiet money-saver.

CHAPTER 28

Zelle vs. the Other Payment Apps

You may hear about other ways to send money — **Venmo**, **Cash App**, **PayPal**, **Apple Cash**. Here's a plain-English lay of the land so the names don't confuse you. You don't need any of them if Zelle (inside your bank) covers you, but it helps to know what they are.

App	What it is
Zelle	Built into most bank apps. Sends bank-to-bank, fast and free. No purchase protection; instant and irreversible. Best for trusted people.
Venmo	A separate app (owned by PayPal), popular for splitting costs among friends. Money sits in the app until you move it to your bank.
Cash App	A separate app for sending money and more. Like the others, reserve it for people you trust.
PayPal	Long-established; often used to pay online sellers, and offers some buyer protection for eligible purchases — unlike Zelle.
Apple Cash	Built into Apple iPhones' Messages, to send money in a text to other Apple users.

HEADS UP

The same golden rule applies to all of them

Every one of these person-to-person payment apps shares Zelle's core risk: money you send to the wrong person or a scammer is usually gone for good. So the rules from Part 5 hold for all of them — only send to people you truly know, never because someone pressured you, and never to a stranger for a purchase. The app changes; the wisdom doesn't.

Keep it simple

My honest advice for most folks: pick **one** way to send money to people — usually Zelle, since it's already in your bank app — and ignore the rest unless a family member specifically needs you on theirs. Fewer apps means fewer passwords, fewer things to watch, and less to go wrong.

CHAPTER 29

Getting Help Without Giving Up Control

Many folks like having a trusted family member able to help with their banking — and there are safe ways to do that which keep *you* firmly in charge. There are also unsafe ways. Let's be clear about both.

Safe ways to get help

- **Sit together.** Have a trusted person sit beside you while *you* hold the phone and tap — you learn, and you stay in control.
- **Account alerts to family.** Some banks let a second person receive alerts or view the account without being able to move money — useful for a watchful eye.
- **A joint account or proper authority.** For deeper help, banks offer joint accounts or official arrangements (like a power of attorney) set up *through the bank*, with everyone's knowledge. These are the right, legal channels.

STAY SAFE

Never give your password to anyone — even family — casually

Sharing your actual sign-in, even with a loving relative, muddies who did what and removes protections. If someone needs real access, do it properly through the bank (a joint account or legal authority), not by handing over passwords. The right way protects everyone, including the family member helping you.

A word on protecting against pressure

Sadly, not all financial pressure comes from strangers. If anyone — even someone close — pressures you to send money, share access, or make changes you're unsure about, you are allowed to say **"let me think about it"** and talk to someone neutral first. That's not rude; it's wise. Your bank, and I, can be that neutral sounding board.

FROM BILL

I'm happy to help you set up help, the right way

If you want a family member able to lend a hand with your banking, let's set it up so you stay in control and everything's above-board. I can walk you and your family through the safe options at your bank. Call me at **(330) 200-8042** — getting this right is worth a conversation.

PART 9

Understanding Your Money Day to Day

The quiet, useful side of online banking: knowing your account types, getting your Social Security or pension paid in automatically, saving toward goals, and letting the app help you see where your money goes.

CHAPTER 30

Knowing Your Accounts and the Words Banks Use

Online banking puts all your accounts on one screen, so it helps to know what each one is for. Here's a friendly tour of the common types and a few terms that trip people up.

The usual accounts

Account	What it's for
Checking	Your everyday account — the one for bills, debit-card purchases, and daily spending. Money flows in and out freely.
Savings	For money you're setting aside. It may earn a little interest and is meant to be dipped into less often.
Money market / CD	Savings that may earn more interest; a CD (certificate of deposit) locks money away for a set time in exchange for a better rate.
Credit card	Not your money — a line you borrow and pay back. Shows as a balance you owe, not a balance you have.

Terms worth knowing

Word	Plain meaning
Deposit	Money going into an account.
Withdrawal	Money coming out.
Interest	A little extra the bank pays you on savings — or that you pay on borrowed money.
Overdraft	Spending more than you have in checking, which can bring a fee. Low-balance alerts help you avoid it.
Direct deposit	Money (like Social Security or a pension) paid straight into your account automatically.
Routing & account number	The two numbers that identify your account for deposits and payments — found on your checks and in the app.

TIP

You don't have to memorize any of this

Keep this page as a little dictionary and glance back whenever a word comes up. Nobody expects you to know banking jargon by heart — and any term in your app that puzzles you is a perfectly good reason to call me and ask.

CHAPTER 31

Direct Deposit — Money That Arrives on Its Own

Direct deposit means your regular income — Social Security, a pension, dividends — is paid straight into your bank account electronically, with no paper check to carry to the bank. It's safer, faster, and one less errand. Online banking lets you confirm it landed without leaving home.

Why it's worth having

- The money is **there on payment day** — often earlier than a mailed check would arrive and clear.
- No check to lose, and nothing for a thief to steal from your mailbox.
- You get an **alert** the moment it arrives (if you set one up), and can see it in your activity.

Setting it up

To start direct deposit, the payer (Social Security, your former employer's pension, etc.) needs your bank's **routing number** and your **account number**. You can find both in your bank's app (often under account details or a "direct deposit" helper that fills out a form for you) or on a check. For Social Security, this is arranged through the Social Security Administration using their official channels.

STAY SAFE

Only set up direct deposit through official sources

Arrange direct deposit only with organizations you know actually pay you, through their official website or office — never because someone contacted you offering to "set up your benefits" or asking for your account number. Scammers try to redirect people's benefits by posing as the government. The real Social Security Administration won't call you out of the blue asking for your banking details.

Confirming it worked

Once set up, just watch for the first payment in your activity on the expected date, and set a **"deposit received"** alert so you're told automatically each month. After that, it simply happens — reliable money, no effort.

CHAPTER 32

Saving Toward Something

Online banking makes saving easier than a jar on the shelf, because you can move money, set it aside, and watch it grow — all from your chair. A few simple tools help.

Automatic transfers to savings

Set up a small **recurring transfer** (Chapter 13) from checking to savings — say, a set amount on the first of each month. You decide the amount and can change or stop it anytime. Money saved automatically, before you can spend it, adds up surprisingly fast and takes no willpower.

Savings goals and buckets

Many banks now let you create named **goals** or "buckets" inside a savings account — "Property taxes," "Christmas," "New furnace," "Trip to see the grandkids." You set a target, and the app shows a little progress bar as you add to it. It makes saving feel concrete and even cheerful.

WHAT THIS DOES FOR YOU

What this does for you

Seeing a goal fill up — a target with your name on it, inching toward "done" — turns saving from a chore into something satisfying. And having money automatically set aside means the big, predictable expenses (taxes, the holidays, a car repair) don't catch you short. It's peace of mind, built a little at a time.

Keeping an eye on interest

Savings accounts pay **interest** — a small reward for keeping money there. Rates differ a lot between banks, so it's worth knowing roughly what yours pays. The app shows interest as it's added. If yours pays very little, that's a fine question to ask your bank, or to chat with me about — sometimes a different savings account at the same bank pays meaningfully more.

CHAPTER 33

Seeing Where Your Money Goes

Most banking apps now include gentle **budgeting tools** that sort your spending into categories and draw simple pictures of it. You never have to use these, but many folks find them genuinely eye-opening — and they're pure looking, so there's no risk in exploring.

Spending categories

The app automatically tags your purchases — groceries, utilities, dining, medical — and shows how much went to each this month, often as a colorful chart. It's a clear, honest mirror of your habits, with no arithmetic on your part.

Monthly summaries and trends

Many apps offer a monthly summary: what came in, what went out, and how this month compares to last. It can quietly reveal a subscription you forgot, a bill that crept up, or simply reassure you that things are on track.

TIP

Use it to catch forgotten subscriptions

Those small monthly charges — a streaming service you don't watch, an app you stopped using, a membership that auto-renewed — are easy to miss one at a time but add up over a year. The spending view gathers them in one place. A few minutes here can quietly save you real money.

It's a tool, not a judge

If budgeting features feel like more than you want, ignore them entirely — your banking works perfectly without them. They're there if and when they're helpful to you, and for no other reason. There's no gold star for using them and no penalty for not.

CHAPTER 34

Paper, Paperless, and Your Records

Online banking changes how your records arrive and where they live. You're in charge of the mix that suits you — here's how to think about it.

Paperless statements

Going **paperless** means statements come to you electronically instead of by mail. The upsides: no clutter, nothing for a thief to grab from your mailbox, and years of statements stored and searchable in the app. The downside, for some, is simply preferring paper in hand. You can choose paperless for some accounts and paper for others, and change your mind anytime.

Keeping your own copies

If you go paperless but like having records, you can **save or print** any statement (Chapter 11). A sensible habit: once a year, save or print the statements and tax forms you'll want for your files, so they're yours regardless. Important documents are worth keeping in your own hands too, not only in the app.

GOOD TO KNOW

Shredding old paper safely

When you do clear out old paper statements, **shred** them rather than tossing them whole — they carry your account details. A small shredder is inexpensive, and some communities hold free shredding days. It's a simple way to keep your information from the wrong hands.

Don't feel rushed either way

Banks nudge toward paperless, but it's entirely your call, and you lose nothing by keeping paper coming while you get comfortable. Make the change when *you're* ready, not because a screen suggested it.

PART 10

Building Real Confidence

A gentle first-week plan, a guided practice session, a plain-English glossary to keep by your side, and a simple monthly routine — the little habits that turn "I think I can" into "I've got this."

CHAPTER 35

A Guided First Session

Let's put it all together in one calm, do-nothing-risky practice session you can run right now. Every step here is pure looking — not a penny moves — so you can build the muscle memory of getting in, looking around, and getting out, with nothing at stake.

Your ten-minute practice run

1. **Open the app.** Find your bank's icon and tap it. (If it's not installed yet, that's Chapter 5.)
2. **Sign in.** Enter your username and password, or use your face/fingerprint. Type any code the bank texts you.
3. **Read your balances.** Notice each account and its amount. Just look.
4. **Open your checking activity.** Scroll the list. Tap one transaction to see its detail. Ask yourself: "Do I recognize these?"
5. **Find your statements.** Locate the Statements area and open last month's. You don't have to do anything with it — just know where it lives.
6. **Peek at settings.** Find where Alerts live. Don't change anything unless you'd like to turn one on.
7. **Sign out (if on a shared device) or simply close the app.** You're done.

WHAT THIS DOES FOR YOU

Why practice with no money moving

By rehearsing the whole in-and-out without any transaction, you make the *mechanics* familiar and boring — which is exactly what you want. Then, when the day comes to actually pay a bill or make a deposit, the only new thing is the one step that does it. Everything around it already feels like home.

Do it a few days running

Run this little session two or three times over a week. By the third time you'll find your fingers know the way without you thinking about it, and the nervousness has quietly gone. That's the whole secret — not cleverness, just a little friendly repetition.

CHAPTER 36

Your First Month — a Gentle Plan

There's no need to learn everything at once. Here's an unhurried plan that adds one small skill at a time. Go slower if you like — this is a suggestion, not a schedule.

When	One small step
Week 1	Just sign in and look. Check your balance and read your activity a few times. Get comfortable getting in and out.
Week 2	Turn on a couple of alerts — a large-charge alert and a deposit alert. Find where your statements live.
Week 3	Make one transfer between your own accounts (even a small one, there and back). Practice the "from, to, amount, confirm" rhythm.
Week 4	Try one real task you'll use often — pay a bill, or deposit a check with the camera. Take your time; double-check as you go.

TIP

One skill at a time, and no deadline

If a week's step doesn't click, stay with it another week — there's no race and no one keeping score. The goal isn't speed; it's that each skill feels easy before you add the next. Mastery built slowly is mastery that lasts.

Celebrate the small wins

The first time you deposit a check from your kitchen table, or catch a wrong charge the same day it happens, or pay a bill in thirty seconds — notice it. Those are real moments of independence, and they're worth a quiet "well, how about that." You earned them.

CHAPTER 37

A Plain-English Banking Glossary

Keep this handy as a little dictionary. Whenever a word pops up in your app or this book and you're not sure, it's probably here.

Term	Plain meaning
App	A program on your phone or tablet. Your bank's app is how you reach your bank.
Available balance	What you can actually spend right now — sometimes less than the total if something's still pending.
Autopay	An automatic bill payment you set once, so it pays itself each time.
Biometric login	Signing in with your face or fingerprint instead of typing a password.
Browser	The program for visiting websites — Safari, Chrome, Edge.
Debit vs. credit card	A debit card spends your own money directly; a credit card borrows and is paid back later, with stronger fraud protection.
Enroll / register	Setting up online access to your account for the first time.
Pending	A transaction in progress, not yet final. Settles in a day or two.
Payee	A company or person you've set up to pay through Bill Pay.
Phishing	Fake messages trying to trick you into giving up your sign-in or money.
Spoofing	Faking the name or number that shows on your phone to seem like your bank.
Two-factor (2FA)	Proving it's you in two ways — password plus a code to your phone.
Verification code	A one-time number the bank sends you to type in. Never share it with anyone.
Zelle	A service inside many bank apps to send money bank-to-bank; instant and irreversible.

GOOD TO KNOW

A word you don't see here?

If your app shows a term that isn't on this list and you're unsure, don't guess and don't tap something hoping to find out. Jot it down and ask me — I'll explain it plainly, and I'd rather you ask than worry.

CHAPTER 38

A Simple Monthly Routine

Good banking habits take only a few minutes a month. Here's a light routine that keeps your money tidy and catches trouble early, without becoming a chore.

Once a week (two minutes)

- Open the app and **scan your recent activity**. Recognize everything? Good.
- Glance at your **balance** so there are no surprises.

Once a month (ten minutes)

- Check that your **bills and automatic payments** went through as expected.
- Look at the **spending summary**, if your app has one — catch any creeping or forgotten charges.
- Confirm any **direct deposits** (Social Security, pension) arrived.
- Make sure your phone and app are **up to date**, and give the phone a restart.

Once a year (half an hour)

- **Save or print** the statements and tax forms you'll want for your records.
- Review your **alerts** and **passwords** — still sensible? Still private?
- Shred old paper statements you no longer need.

WHAT THIS DOES FOR YOU

What this routine does for you

A few minutes of looking, spread across the month, means nothing festers. You catch a wrong charge in days instead of months, you never miss a bill, and you always know roughly where you stand. It's the banking equivalent of a quick daily tidy — small, easy, and it keeps everything running smoothly.

FROM BILL

Want help building your routine?

If you'd like, we can set up your alerts and walk through this routine together once, so it becomes second nature. A single calm session is often all it takes. Call me at **(330) 200-8042** whenever you're ready — there's no question too small.

PART 11

Your Cheat-Sheet & When to Call Bill

The one-page reminders to keep by your chair — the safety rules that matter most — and an honest word about when a call to me is exactly the right move.

CHAPTER 39

The Everyday Cheat-Sheet

Tear this out and keep it where you bank. It's the heart of the whole book at a glance — especially the safety rules, which are worth more than any feature.

The everyday tasks

To…	Steps
Check balance / activity	Open the app > sign in (or face/fingerprint) > tap the account. Looking never moves money.
Transfer your own money	Transfer > choose From > choose To > amount > confirm.
Pay a bill	Pay Bills > choose the company > amount > date > confirm.
Deposit a check	Deposit > sign the back ("For mobile deposit only") > photograph front and back > submit.
Send money (Zelle)	Zelle > Send > double-check the person > amount > confirm. Only to people you trust.

The safety rules that matter most

STAY SAFE

Read these until they're second nature

1. The bank will NEVER ask you to move or send money to "keep it safe" or "reverse" fraud. That request is always a scam.
2. NEVER share a verification code, password, or card security number with anyone who contacts you.
3. NEVER sign in through a link in a text or email — only the app, or a web address you typed yourself.
4. Zelle is like cash: instant and gone for good. Only send to people you personally know and trust.
5. When pressured by urgency or secrecy — STOP. Hang up and call the bank on the number from your card, or call Bill.

The two-move fix for app trouble

- Close the app fully and reopen it.
- Still stuck? Restart the phone (off, wait ten seconds, on). This cures most glitches, and harms nothing.

Smart habits

- Glance at your activity once or twice a week — the best fraud-catcher there is.
- Turn on **alerts** for large charges and low balances.
- Lock your phone with a passcode and fingerprint or face.
- Bank on your own Wi-Fi or cellular data, not public Wi-Fi.
- Use a credit card (not Zelle or debit) for online purchases from anyone you don't know well.

CHAPTER 40

When to Call Bill

This book will carry you a long way, and most days you won't need anyone. But when it comes to your money, a patient second opinion is never foolish — it's what careful people do. Here's an honest word on when to pick up the phone, so you never feel you're imposing.

Good reasons to call — none of them silly

- You got a **call, text, email, or pop-up about your money that felt off** — someone pressing you to send money, share a code, or "act now." **Call me before you do anything.** This is the most important reason of all.
- You'd like help **getting set up safely** — installing the right app, creating a strong sign-in, turning on two-factor and alerts.
- You want a **patient walk-through** of your first transfer, bill payment, or mobile deposit, with someone beside you.
- You think you may have been **scammed**, or shared something you shouldn't have. Call right away — fast action helps, and you'll get help, not judgment.
- You want to set up a **family member to help** with your banking the safe, proper way.

How to reach me

I'm Bill, and I run **Bill's Home Tech** right here in Portage County, Ohio. I've spent 30+ years helping people feel at ease with their technology, and helping folks bank online with calm and confidence — and steer clear of the scams that target them — is some of the most important work I do.

Phone	(330) 200-8042 — call or text. If I can't pick up, leave a message and I'll call you back.
Book a visit online	billshometech.com/book
Where I work	Portage County, Ohio, and the nearby communities.
If you visit the website	You may chat with Sophie, my friendly assistant on the site, who can help you book a time to talk.

FROM BILL

My standing offer

If anything about banking on your phone or computer ever puzzles or worries you — a step you're unsure of, a message that doesn't feel right, a scam you're afraid you fell for — pick up the phone. No question is too small, and the "is this a scam?" calls are the ones I most want to get, *before* any money moves. I'll help you plainly and patiently, with no judgment, ever. Keeping good folks and their savings safe is exactly why I do this work.

— Bill · Bill's Home Tech · (330) 200-8042 · BillsHomeTech.com

A few parting words

Here's the truth to carry away from all these pages: being careful with your money online isn't about fear — it's about a few simple habits that put **you** in control. Check your accounts, keep your codes to yourself, never move money because a stranger told you to, and when something feels wrong, pause and ask. Do that, and online banking becomes what it should be: a safe, convenient way to keep an eye on your money from the comfort of your own chair.

Take it one step at a time. Start by just checking your balance this week. Add a little when you're ready. Before long it's second nature — and you'll have both the convenience and the peace of mind. **You're going to do just fine.**

— Bill