



Waukesha State Bank

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Member FDIC

FRIENDLY POST



A special note from Friendly the Eagle

April 2024

HAPPY EARTH DAY

REUSE • REDUCE • RECYCLE

UPCYCLED SELF-WATERING PLANTER

DIY self-watering planters provide a constant supply of moisture, and they're so simple to make with used plastic soda bottles. Your plants will definitely thank you.

THINGS YOU'LL NEED:

- Plastic soda bottle (1.25L)
- Scissors
- Hobby knife
- Toothpick
- Drill and 7/32-inch drill bit
- Potting soil mix
- T-shirt scrap
- Seeds or plants

Brief Instructions: Cut the soda bottle and smooth the edges. Drill a hole through the bottle cap and thread a strip of an old t-shirt through the hole. Drill a few holes near the top of the sides of the bottom bottle. Fill the planter with soil and add a plant. Then fill the bottom bottle with water and drop the planter into the water so the fabric strip sits in it.

Get the step-by-step instructions at <https://www.ehow.com/13766949/diy-self-watering-planters>



CELEBRATE THE EARTH!

Earth Day is coming up on April 22nd and there are so many ways you can celebrate and protect the Earth! One of the biggest impacts you can have is reducing how much plastic you use. Here are three easy ways you can start:

1. Wean yourself off disposable plastics. Ninety percent of plastic in our daily lives are used once and then chucked: grocery bags, plastic wrap, disposable cutlery, straws, coffee-cup lids, etc. Instead, bring your own bags to the store, silverware to school, or travel mug to Starbucks.
2. Stop buying water. Each year, close to 20 billion plastic bottles are tossed in the trash. Instead, carry a reusable bottle and fill it. If you're nervous about water quality, get a bottle with a built-in filter.
3. Boycott microbeads. Those little plastic scrubbers found in so many beauty products—facial scrubs, toothpaste, body washes—might look harmless, but their tiny size allows them to slip through water-treatment plants. Unfortunately, they also look just like food to some marine animals. Opt for products with natural exfoliants, like oatmeal or salt, instead.



Learn more at www.nrdc.org/stories/10-ways-reduce-plastic-pollution.

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Plus, don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can save and redeem for cool prizes.

WHAT IS A ROUTING NUMBER?

A routing number is a unique nine-digit number that identifies the bank in a financial transaction.

You might need it to set up a direct deposit for your paycheck, or for automatic payments.

You can find Waukesha State Bank's routing number (075901341) on the bottom of a Waukesha State Bank check and on the bottom of our website.

HOW TO: USE A CHECKING ACCOUNT

A checking account is probably the most common type of bank account that people use on a day-to-day basis. That's because it's designed to make it easy to pay for things that you need everyday, while a savings account is designed to keep your money in the bank until you need it later on.

For example, when you need to buy things like food or clothes, or to pay your monthly car payment or cell phone bill, you don't want to have to go to the bank to withdrawal money every time you need something. That's when a checking account can make those purchases and payments a lot easier.

Using a checking account is fairly easy. As long as you have enough money in your account, you can simply write a check, use a debit card or even make payments with your account number and the bank's routing number. By doing this, you are authorizing the bank to transfer the money from your account to the appropriate person or business so you don't have to physically do it yourself.

DEBIT CARD: WHAT IS IT AND HOW DO YOU USE IT?

A debit card is probably the most popular way to use a checking account to buy the things you need everyday. It's a plastic card that automatically withdrawals (or debits) the money directly from your checking account every time you use it.

FREE STUDENT CHECKING¹

When you're ready for your first checking account, Waukesha State Bank has you covered! We have a Free Student Checking¹ account that is designed to give you the independence you want and the flexibility you need, without the costs of a traditional account. Plus, if you go away to college or move to a new city you can still manage your account, pay bills, deposit checks and more from anywhere with internet access and your smartphone, tablet or computer.



**LEARN MORE ABOUT
FREE STUDENT CHECKING AT
WWW.WAUKESHABANK.COM.**

¹ For students under age 26. A parent or guardian is required as a joint account owner for students under the age of 16. Terms and fees are subject to change at any time. Free accounts may be subject to fees such as ATM, early closing, overdraft and bill pay services. ² A \$3.00 monthly inactivity fee will be charged after 60 days of non-use.

Using a debit card can be done in a few ways:



Tap and Pay: If you see the NFC (Near Field Communication) symbol pictured here at the register, you can simply tap your debit card over the symbol.



Insert Your Card: Some registers may use EMV chip technology which requires you to insert your debit card into the terminal.



Use a Mobile Wallet: You can also load your debit card into a mobile wallet app in your smartphone, such as Apple Pay®, Google Pay™ or Samsung Pay. Then just unlock your phone and tap it over the NFC symbol.

NOTE: You may have to enter your 4-digit PIN (Personal Identification Number) when you use your debit card. You can also withdrawal cash at an ATM with a debit card and your PIN.

Want to learn more? Discover all of the features and benefits of a Waukesha State Bank Debit Mastercard® at www.waukeshabank.com/personal/checking/debit-and-atm-cards.

- No minimum balance or monthly maintenance fees
- Free instant issue Mastercard® Debit Card – go home with a debit card the same day
- Mobile Wallet compatibility with Apple Pay®, Google Pay™ and Samsung Pay
- Free Mobile Banking & Mobile Deposit
- Free Online Banking & Online Bill Pay with Paperless Statements²
- Easily link your checking account to Venmo® for a Person-to-Person payment option
- No ATM Fees from Waukesha State Bank (a terminal surcharge may still apply)
- Free 1st Order of WSB Vault-Image Checks
- Unlimited Check Writing

MANAGING A CHECKING ACCOUNT: TIPS & TRICKS



Monitor your account daily to review transactions, look for errors and spot fraud before it's too late.



Keep receipts until the transaction "clears" your account (AKA is posted on your statement) and verify the amount is correct.



Enroll in online and mobile banking to get 24/7 access to your account from anywhere with internet access.



Set up customized real-time account alerts so you get notified for things like low balances, debit card usage, withdrawals over a certain limit, etc.

BE SURE TO CHECK OUT ALL OF THE CHECKING ACCOUNT TIPS & TRICKS!