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How Free ATM Really Works by [Julia Roger](#)

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Sometimes you get offers from the bank requesting you to accept free checking account. It is very important for you to know what is this free checking account all about and how it works before you accept the same. The free checking account normally needs you to deposit a small amount of money and there is no annual fee tagged to it. However, with the financial debacle the free checking account is not so easily available. Along with the free checking account comes certain benefits and one of them is free atmFree ATM cards. The ATM card issued by the bank helps you to withdraw money from your checking or brokerage account. It is not like the credit card which puts you in the trap of increasing loan.

Earlier banks used to issue Free ATM cards which now have been replaced with debit cards. The difference between a debit card and a ATM card is that, in case of Debit Card you can not only withdraw money from the bank through ATM machines but also you can use it in merchant establishments for making payments for the settling of the bill provided if you have balance in the bank account of that amount. However, in case of Free ATM cards you can only withdraw cash. The full form of ATM is Automatic Teller Machines.

These free atmFree ATM cards entitle you to free checking of the account balance, print mini statement, deposit cash or checks in your account apart from the routine withdrawal of money. Now that Free ATM cards and debit cards are one and the same, they carry the Master or Visa logo on it. When you use a debit card, the money is automatically deposited from your account immediately.

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