Online Banking & Money Apps

Online banking means your bank comes to you. Instead of driving to a branch, you check your balance, pay bills, and deposit checks right from your phone or computer.

The six banks, simply

A credit union is a bank owned by its members instead of shareholders. It is not-for-profit, so fees are often lower. Everything below works the same way.

- Wells Fargo. The app shows your balances, lets you deposit checks by taking a photo, pay bills, and send money with Zelle. You can lock or unlock your cards in the app, see your FICO credit score free, and ask Fargo, the built-in helper, everyday questions. Sign in with your fingerprint or face.
- Bank of America. Photo check deposit, Zelle, and bill pay, plus Erica, the built-in assistant that finds transactions and pays bills for you. Touch ID or Face ID sign-in, budgeting and spending tools, and a free FICO score. Investing accounts (Merrill) live in the same app.
- Truist. Mobile check deposit, Zelle, bill pay, and face or fingerprint login. Lock your card with one tap, get spending insights, and real-time alerts. Truist One Checking charges no overdraft fees.
- Chase. QuickDeposit puts checks in your account from a photo, plus Zelle, bill pay, and fingerprint sign-in. The app shows monthly spending insights and budgeting tools to help you save.
- Lake Michigan Credit Union (LMCU). Photo check deposit, bill pay, and transfers to other members. Turn cards on or off, set travel notices, and use the built-in budget tool. You can also bank by text message, and a mobile authenticator in the app makes sign-in safer.
- Suncoast Credit Union. Florida’s big credit union. Face and fingerprint login, photo check deposit, bill pay, and Zelle. Lock or unlock your debit card in the app, get cashback offers, and link accounts from other banks to see everything in one place.

Note: Fees and rules change Banks change fees, limits, and features over time. If a fee or limit matters to you, check your bank’s website or ask at the

branch before you decide.

Signing in with your finger or face

- What it is. Instead of typing your password every time, your phone checks your fingerprint or your face. One touch and you are in.
- Your bank never sees your fingerprint. It stays locked inside your phone. Your phone just tells the bank, “yes, this is really them.”
- How to turn it on. Open your bank’s app, tap Settings or Profile, and look for “Sign in with fingerprint” or “Face ID.” Follow the steps. Every bank above offers it.
- Keep your password anyway. Fingerprint sign-in is a shortcut, not a replacement. Keep your password written down somewhere safe at home.

Staying safe from scams

Scammers target bank customers because money is involved. These five rules stop almost all of it:

- Your bank will never ask for your password. Not by phone, not by text, not by email. Anyone who asks is a scammer — hang up.
- Do not tap links in “fraud alert” texts. Scammers send fake texts that look exactly like your bank. Do not tap the link. Open your bank’s own app yourself, or call the number on the back of your card.
- No bank employee will ever ask you to send money to “fix” a problem or “protect” your account. That is always a scam.
- Slow down. Scammers rush you — “act now or your account closes!” A real bank will wait. Take your time and think.
- When in doubt, call the number on your card. Never call back a number from a strange text or voicemail. The number printed on your debit card is always safe.

Zelle — read this before you use it

- What it is. Zelle moves money straight from your bank account to someone else's bank account, in minutes, with no fee. It lives inside your bank's app — there is nothing extra to install.
- The big rule: Zelle payments cannot be taken back. Once the money reaches someone who is signed up, it is gone — like handing over cash. The bank cannot reverse it.
- Only send Zelle to people you know and trust — family, friends, people you have met. Never Zelle a stranger, an online seller you have not met, or someone who called you out of the blue.
- Buying from a stranger? Use PayPal's "Goods and Services" instead — it comes with buyer protection. Zelle has none.

Cash App, Venmo, and PayPal, simply

- Cash App (from Block, the company once called Square). Send money to friends free using your bank account or debit card. Moving money to your bank the slow way (1–3 days) is free; the instant way costs a small fee. Paying with a credit card costs 3%. No purchase protection — friends and family only.
- Venmo (owned by PayPal). Free to send with your bank or debit card; instant transfer to your bank costs 1.75%. It has a social feed that can show your payments — set it to private in settings. Payments marked "Goods and Services" carry some purchase protection.
- PayPal. The oldest of the three.

Note: Fees change These apps change their fees now and then. The numbers above are from late 2026 — check the app before you send.

What is Square?

Square is the little card reader you see at craft fairs, markets, and small shops. It lets a small business take credit cards using a phone or tablet — the business pays Square a small cut of each sale.

The paid guides in the store walk through each bank's app screen by screen — signing up, settings, alerts, and safe setup.

When to call Sean instead

- You want help setting up your bank’s app for the first time.
- You want fingerprint or face sign-in turned on.
- You got a strange text or call “from your bank” and want to check if it is real.
- You want Zelle set up safely — or turned off.

Call Sean at (813) 770-6082.

Need a hand? Call Sean at **(813) 770-6082**.