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## What Should I Know About Mobile Bank & Payment Apps?

In the past, if you wanted to pay your bills, give money to a friend or family member, or buy something from a store, you needed to use cash or write a paper check. Now, instead of using cash or a paper check, you can pay bills and send money to others through mobile apps. In many ways, mobile apps have made it easier than ever to manage your money. Yet, there are some important things to know when using mobile bank and payment apps. Below are 3 important questions to ask when you use a mobile bank or payment app.

### What fees does this app charge?

Many apps offer basic services for free, but charge for premium services. For example, a payment app may let you send money to another person for free. However, if you want that person to be able to withdraw the money instantly, then you can be charged an “instant transfer” fee. Instant transfer fees are just one type of fee that apps may charge you. You can check your app’s list of fees in the *fee schedule* or *account agreement*.

### How does this app protect my money?

Protecting your money from scams and fraud is important. At a physical bank or credit union, your money is often protected through insurance. Usually, banks & credit unions with physical locations offer up to \$250,000 or more of insurance protection on the accounts you hold with them. This insurance, which is provided through the **Federal Deposit Insurance Corporation (FDIC)** or the **National Credit Union Administration (NCUA)**, protects your money if the bank or credit union goes out of business before returning your money to you. If your bank or credit union has these signs on their website or building, then they offer insurance coverage.



However, many mobile bank and payment apps do not offer FDIC or NCUA insurance coverage if the company who manages the app goes out of business. This means that money you hold in the app could be lost. It is important to know if the mobile bank and payment apps you use are covered by insurance. If not, you can ask if there is a way to add FDIC or NCUA insurance coverage for free. You can also look for other apps that do provide insurance coverage.

### How does this app use my personal information?

Some apps may sell or share your personal information with other businesses for marketing or advertising purposes. If you don’t want your apps to sell or share your personal information, then you may be able to ‘opt out’ in your app’s privacy and security settings.

You can talk about mobile bank and payment apps, and other financial topics, with your county’s financial educator.

Visit <https://counties.extension.wisc.edu/> for more information.



### Workshop for Caregivers of Children with Disabilities

- Learn strategies to reduce stress
- Better communicate your feelings
- Make tough decisions
- Locate helpful resources

**Fridays, November 1st-December 13th**


6 weeks of sessions

9am-11am

**FREE**

Virtual on Zoom

To Register visit <https://go.wisc.edu/1gr256>  
 Please email [renee.koenig@wisc.edu](mailto:renee.koenig@wisc.edu) or call 920-388-7137



## PARENTING AND FAMILY RELATIONSHIP CLASSES

September, October & November 2024

All classes are virtual unless noted.

### EVERY DAY PARENTING

**Raising Wisconsin's Children**

Join free parenting classes each month! These classes offer practical, research-based ideas to support your parenting and help children grow. Topics include screens and media plans, family traditions, and more.

**September 19, October 17, November 14 | 1 PM**

**Triple P Positive Parenting Program**

Want simple, proven strategies to create loving bonds with your kids while handling challenging behavior effectively? These classes are for you!

For parents and caregivers of kids 0 to 12 years, topics include positive parenting, raising confident children, managing fighting, and more.

**Tuesdays 9/10/2024 to 10/1/2024 | 9 AM or 6 PM**

**Focus on Fathers**

Hey dads! Your role matters! Join us for discussions on parenting, family life and how to handle modern challenges. A space for dads to support each other.

**Second Tuesday of the Month | 6 PM**

**Raising a Thinking Child**

Caregivers of 4 to 7-year-olds, this one's for you! A six-week session to improve your child's problem solving and communication.

**Tuesdays 10/8/2024 to 11/12/2024 | 9 AM or 6 PM**



### Aging-Friendly Mastery Makers Videos

The Aging-Friendly Kewaunee County coalition has been meeting to address the needs of our older population. One of our key objectives is to reduce loneliness and its negative impact on health by promoting volunteer work and social activities. We created short videos that highlight the Mastery Makers who are over age 60 and making a positive influence in our county. View the videos here:

<https://kewaunee.extension.wisc.edu/families-finance-wellness/mastery-makers/>



### FAMILY TRANSITIONS

**Triple P Family Transitions**

A six-week series to support the transition to single parenthood. Get support for handling conflicts and managing stress while connecting with other parents.

**Thursdays 9/26/2024 to 10/24/2024 | 5:30 PM**

**Parents Forever**

Learn how to lessen the impact of divorce on children, co-parent without conflict, and improve self-care to foster resilience.

**Monthly | Times Vary**

**Resilient Co-Parenting**

Join us for ongoing support for your co-parenting journey. Topics include relationship readiness, finding your family rhythm, forgiveness, and more. **First Thursday of the Month | 7 PM**

VISIT OUR CLASS CALENDAR TO SIGN UP

Scan me



CLICK TO SIGN UP

To make sure everyone has a great experience, we limit the number of spots in our classes. Registration is required. Use the QR code or the link below to sign up!

<https://parenting.extension.wisc.edu/class-calendar>

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