

# Debit Card

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A **Debit Card** is a payment card that deducts money directly from a consumer's checking account when it is used. Also called "check cards" or "bank cards," they can be used to buy goods or services; or to get cash from an automated teller machine or a merchant who'll let you add an extra amount onto a purchase.

Generally, **Debit Cards**:

- Eliminate the need to carry cash or physical checks to make purchases, and they can also be used at ATMs to withdraw cash.
- Usually have daily "purchase limits", meaning it may not be possible to make an especially large purchase with a debit card.
- Purchases can usually be made with or without a personal identification number (PIN).
- May be charged an ATM transaction fee if you use your debit card to withdraw cash from an ATM that's not affiliated with the bank that issued your card.
- May offer a reward programs similar to credit card reward programs

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