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Financial Fitness

January 27, 2020

5 Overlooked Debit Card Benefits Including Convenience, No Fees & Extra Rewards

It's a thriving debate among plastic payment enthusiasts: Credit Card or Debit Card?

The credit card crowd will laud their rewards points, cash back, built-in insurance protections and all the rest.

The debit diehards meanwhile will delight in their convenience, access to cash, and complete lack of fees or interest payments.

Spoiler alert: neither side is wrong.

Your **no-fee Platinum Rewards Visa** is one of the best cards in the nation for the reasons above and plenty more.

Your **trusty Unitus Debit Card** still gives you access to tons of ATMs, works just about everywhere, and is about to get a whole lot better. (Not to spoil the cliffhanger end of this article too soon!)

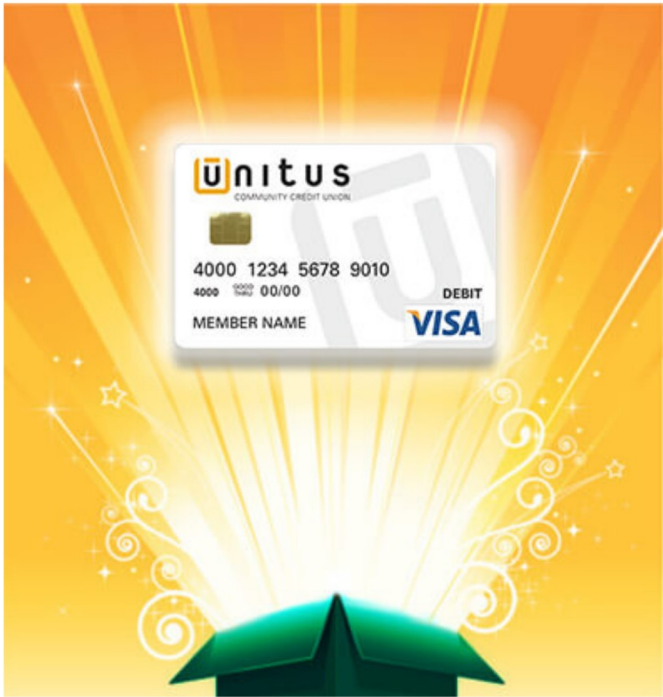
It all depends what you need. And yes, even in the world of the digital wallets and everything-but-the-kitchen-sink credit cards, there is still room to take advantage of debit card benefits. Don't believe me?

Consider these often overlooked benefits of using a debit card:

1. No chance at debt.

Unlike with credit cards, there isn't even a chance you'll pay interest when using a debit card. You're not borrowing anything – the funds pull directly from your account!

2. Almost no chance you'll pay any fees.



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Remember the interest thing above? Yea, same story. No chance for fees (save over-drafting your account). Of course you're already used to fee-free cards at Unitus, whether you use a Unitus debit or credit card.

But some merchants will charge fees for credit card transactions that they won't for debit card transactions (ever tried to send money to a friend through PayPal using a credit card? Ouch.)

3. Save time getting cash.

Forget about stopping by the ATM on your way home. Get cash-back from the store while you pick up your slow cooker pot roast for tomorrow night. Save time and get home to your real life!

4. Don't get rejected on small purchases.

Many vendors will deny your credit card transaction if you're paying a small amount. (That's because they have to pay more on their end when a customer uses a credit card versus a debit card.) This can be a major thorn:

- Have you ever wanted to buy just a candy bar or snack and didn't have cash on you?
- Have you ever been road tripping and stopped into a random shop needing to use the facilities, only to discover that this simple privilege was granted to customers only?
- Have you ever needed to pick up just one bottle of Scope on your way out and didn't want to carry cash (and change) all over town?

If you answered "yes" to any of these, then the debit card can be your saving grace! Unlike your haughty credit card, for your humble, hard-working debit card, no purchase is too small!

Bonus #5: Extra rewards are coming soon for Unitus debit card users.

Prepare to get extra rewards when you use your debit card.

How does automatic savings sound? How does free money sound?

We're not allowed to say too much yet...but watch this space!

And see what our fearless leader Steve [had to say about the new program](#) on the way.

Posted By: Jacob Schnee


About the Author: Jacob joined Unitus as Marketing Specialist in March 2015 and transitioned to Marketing Communications Specialist in March 2017.

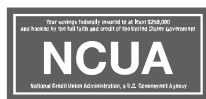
His experience has spanned hospitality, business development, consulting, and marketing in various industries along the east coast, west coast and in between.

When he is not developing internal and external communications for Unitus, he is engaging in recreational fitness, studying personality types and exploring the outdoors with his wife, dog, and baby.

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