

## Bankiga iyo Lacag Kaydsiga

Ammaan ma aha inaad lacag badan oo kaash ah gurigaaga kaga tagtid xataa hadday kula tahay inay ku jirto meel qarsoon. Sidoo kale, ra'yi fiican ma aha inaad lacag badan jeebka ama boorsada ku qaadatid. Haddaad lacagtaada dhigatid banki xubin ka ah hayadda la yiraahdo Federal Deposit Insurance Corporation (FDIC) lacagtaadu waxay kuu taal meel ammaan ah. Xataa haddii bankiga la xido, hayadda FDIC yaa ku siinaysa lacagtii bankigaas kuu tiil (ilaa \$100,000).



Markaad akownt banki ka furatid, waxaa kuu furan fursado badan oo aad wax kukala dooratid. Xisaabta kaydka ah ee bankiga kuu taal waxay kuu dhalaysaa faaiido ama dulsaar. Xisaabta la dhaho jeking akownt waa ta biilasha lagu bixiyo. Waxaad kale ka mid noqon kartaa sharikadda la dhaho Credit Union oo adeegyo dheeraad ah dadka u qabata.

Ka hor intaadan dooran banki ama Credit Union, bal ka fakar:

- Saacadaha
- Laanta ama farciga bankiga iyo mashiinka lacagta lagala baxo
- Lacagta adeegga laga bixiyo
- Sircirka faaiidada fuusha lacagta kaydka ah
- Adeegyada

Markaad akownt ama xisaab furatid, waxaad u baahanaysaa waraaqo aqoonsi ama ID sida kaadhka Green Card ama laysanka gaadhiga ee lagaa siiyay gobolka California. Waxaad kale u baahanaysaa qadar lacag ah oo aad ku furatid akowntka cusub. Lacagtaada akowntka waad kala bixi kartaa markaad tagtid laamaha bankiga mid ka mid ah ama mashiinka lacagta lagala baxo – ATM machine.