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Create fake bank balance online

Online banking is useful because you do everything from checking balances to paying bills to investing whenever you want. This section describes the different ways you manage your money online. Online banking offers a welcome change from the tedium of physically balancing your checkbook and dealing with incorrect handwritten ledgers. It has become so easy to manage your finances online that even most die-hard paper trail bankers have abandoned ship to embrace the digital age when it comes to money management. If you haven't yet made the transition or want to know more about the benefits of online banking, we've put together a list of five reasons why you should consider using the Internet to manage your money. Ad Read the next page to learn about what many believe is the best benefit of online banking. Content Thanks to the explosion of the ever-available Internet and services available in it, the past decade or two has turned many of us into impatient people. But honestly, who wants to wait in line to check their account balance? Online banking is perfect for those who want 24/7 access to their funds and other bank-related services. Between mobile phones with Internet access, tablets and portable computers, you can run your banking everywhere. So, if you remember that you don't have enough money in your account to cover that check you just wrote, you can easily fix it – make sure you do so from a secure connection (see sidebar). Ad Even the biggest and most respected banks make an occasional mistake, and it's not always in your favor. It is frighteningly easy for amounts to be misregistered and for payments to fall through the cracks. With online banking, you can check your account balance and current transactions in real time. So, if your employer forgets to pay, or the check you deposited is not added to your account in a reasonable amount of time, you dig a little to find out what the holdup is. Since every transaction is recorded, you go back months or even years to make sure everything is in the works. While modern payment systems usually work well, errors happen, so it's important that consumers stay informed about their costs. You don't want to accidentally pay \$75 for a dinner you only allowed \$50 for on your debit card. Ad Accounts. They are the necessary evil no one likes to deal with, but the ability to pay them online takes a bit of the sting out of the process. Setting up a regular online payment schedule helps you avoid late charges because everything is automatically on is paid - no stamps required. This is especially useful for accounts that usually don't fluctuate in amount, such as auto or mortgage payments. Accounts that change in amount can be easily checked and paid at your leisure. Many banks allow you to set reminders that will alert you about the upcoming payment deadlines, so you don't forget to pay your bills on time. Make sure you have enough money in your account to cover all your payments; otherwise you will also end up due to an overdraft fee. Ad It's no longer necessary to turn your thumbs while you wait for your paycheck to hit your desk. Instead, arrange to deposit your payments directly online so you can have instant access to your money. It might not be as exciting as seeing all those numbers on a paper check, but the time you save waiting in line at the bank to deposit the money is enough to make up for it! Of course, as with any other transaction, you should always make sure that your salary is paid every payday successfully. Sometimes payroll is delayed or slightly affects the timeliness of your regularly scheduled windfall, so make sure you get all the money you think you're doing before offering to take everyone out for a night on the town. Ad Whether you have a child in college or a friend in need of an immediate cash infusion, money transfer options offered by online banking services make it easy to send money where they need to go – quickly. This action is particularly simple - and often free - if the person who transfers your money to an account is held at the same bank. Don't worry if the receiver banks with a different setting, though. Generally it only takes a while longer (often 24 hours or less), and any associated costs are nominal - although you should make sure to confirm any charges before making the transaction. If you have multiple checking or savings accounts, transfers will give you the convenience of moving funds if you need to. So, if a tree falls over your driveway and you have to pay someone to pull it away, you transfer money from another account to cover it. Ad Moving your bank account online won't fix all your money woes, and paying bills will never be something any of us will ever look out for. But if you manage to make your finances as easy as possible, online banking is the way to go. Is this the payment method of the future? No money, no credit card, just your smartphone and your finger? Find out how Square works at HowStuffWorks. Business Link. Choose and run a business account. 2011. (December 1, 2011) Tatiana. Benefits of Banking Online. CBS News. February 11, 2009. (December 1, 2011). Online Bank Safety Tips from Jennifer Lane. November 22, 2011. (1 2011) Janet. The benefits of online banking. Bank rate. 2011. (1 December 2011) 2011) Online banking with Bill Pay. 2011. (December 1, 2011) this under 'Do your homework'. The U.S. Securities and Exchange Commission on Friday filed an action against a man said to have cheated people out of millions of dollars using a fake online credit union. Timothy J. Coughlin, 63, of Indianapolis, and Oxford International Credit Union allegedly collected deposits from more than 5,000 investors worth more than \$12.8 million over several years, according to a statement from the SEC. The defendants posted false information to investors' online accounts to create the appearance that their deposits in the fake credit union were earning significant daily investment returns, the SEC said in a statement. Coughlin and Oxford International Credit Union also falsely alleged that member accounts were insured by a private insurance company, the SEC alleges. Instead, Coughlin allegedly used people's money to pay personal expenses, finance unrelated business expenses and make distributions to other investors in a classic Ponzi scheme mode, the SEC statement says. Coughlin later launched a successor company, Oxford International Cooperative Union, that also defrauded investors, the SEC says. The SEC alleges that Coughlin embezzled at least \$5.97 million and used investor money for unlawful purposes. This is certainly not the first time that fraudsters have set up fake banks or credit unions online, and it probably won't be the last (see: Bankrate's 2003 story, Beware of the disappearing credit union). Consumers should be diligent about doing their homework before putting their money in a bank or credit union, whether it's an online-only bank or a brick-and-mortar bank. Check to make sure the institution is insured by the Federal Deposit Insurance Corp. Look at how good the bank's finances are. Bankrate has a simple five-star rating of banks called Bankrate Safe & Sound that can be a good starting point for your research. Are you planning to switch banks soon? Why would you probably switch? Here are seven questions to ask before you switch banks. Follow me on Twitter: @allisonross. Online banking, also known as internet banking, describes online systems that give users access to their personal bank account information and features, including but not limited to account transactions and balances. Deeper definition On any major bank offers its customers the opportunity to sign up for online banking. Online banking is becoming increasingly popular with customers thanks to its convenience. The service helps customers keep track of their spending so they don't of their accounts or spend too much money. Customers can log into online banking wherever they access the Internet and a computer. Some of the financial tasks that customers can perform using online banking are: Viewing account balances Examining account transactions Checking account transactions Paying accounts Transferring money between accounts Getting old bank statements Completing basic account maintenance One of the most common services that comes with online banking is an online invoice-pay feature. With it, account holders have the ability to pay their bills without ever having to write checks. To pay an invoice, the customer only needs a few pieces of information, including the address of the payee and the account number associated with the beta. Depending on the recipient of the cheque, the bank can transfer the money electronically or send an actual check. Customers can even set up recurring payments for their regular monthly bills. Banks advise their customers to keep their login credentials confidential to protect their finances. When signing in to online banking, customers must use a secure Internet connection. Many banks offer a two-step security process that requires customers to verify their identity before the online system gives them access to account information; customers are encouraged to use this option if possible to keep their data safe. Example of online banking A customer wants to use online banking to better monitor their spending trends and pay bills. After signing in, she logs into the online banking portal using her designated username and password. The customer now has access to her bank account details at any time of the day to check her balances (as long as the system is not out for maintenance). Are you afraid you have too much to spend? Create a budget to govern in your spending. Expenditure.

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