FDIC Consumer News

Spring 2004

ATMs and You: Tips on Self-Service Banking

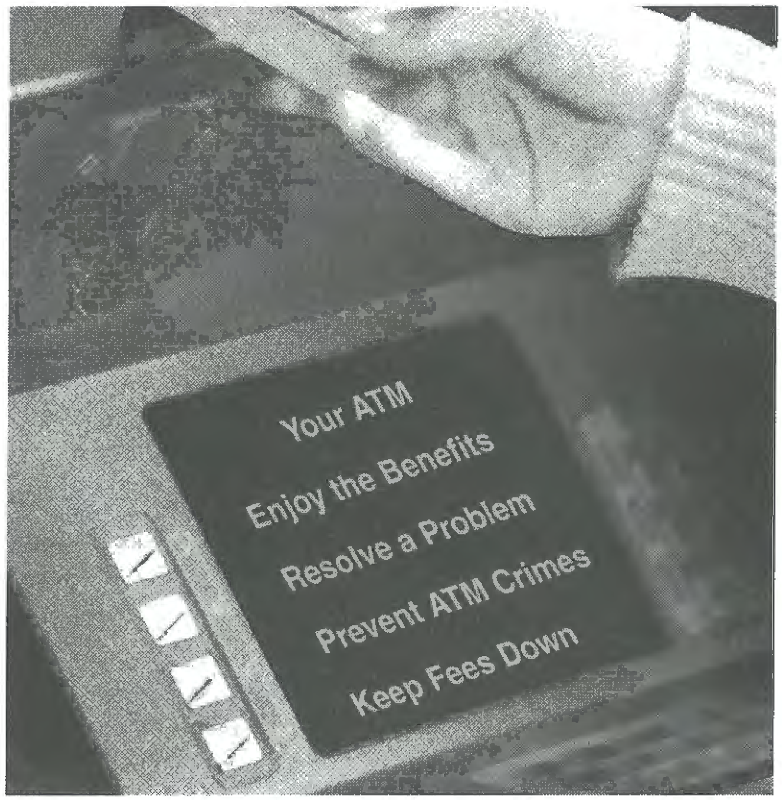
A special report to help you reap the benefits, save on fees and protect against potential problems including errors, theft and fraud

The ATM — short for "automated teller machine" — has been a part of our life since the mid-1960s. The first ATMs were strictly for getting cash. Today's machines do much more.

You can probably go to one of your bank's ATMs and make a deposit or loan payment, transfer funds between accounts, or inquire about your account balance.

You may use your ATM card to get money on a trip, even in a foreign country. That way you won't have to carry extra cash that can be lost or stolen. You can even go to some ATMs to buy postage stamps or add money to a pre-paid cell phone service.

INSIDE



ATM cards also may be used to make purchases at stores, with the payment automatically coming from your bank account.

While ATMs are very common and very beneficial, "a few people are hesitant about using ATMs and others just have a lot of questions or concerns, especially when they hear the occasional horror story," says Janet Kincaid, FDIC Senior Consumer Affairs Officer. She adds, though, that "the more people learn how ATMs can meet their needs, the more they can use ATMs to take away some of life's hassles."

That's why ***FDIC Consumer News*** has prepared this special report — a collection of tips and information to help you feel more comfortable using ATMs, enjoy the benefits, save on fees and protect against potential problems, including account errors and fraud. Just turn the page and we will tell you more about teller machines.

Tips for Avoiding or Resolving an ATM Problem

Protecting yourself in case of card theft, equipment malfunction or transaction error

ATMs in the United States handle more than 10 billion transactions a year, and the overwhelming majority go smoothly. But sometimes things don't go the way you want or expect. Here are some problems that ATM users can encounter, plus tips for avoiding or resolving them.

"A thief is using my ATM card." ATM fraud can occur if a thief steals an existing ATM card or makes a counterfeit card, and obtains your personal identification number (PIN), which is needed to authorize transactions.

To limit your liability for any losses, it's important to immediately report the problem to your ATM card issuer. Your bank may ask you to sign an affidavit or other notice of the theft.

Important: Under the Electronic Fund Transfer Act (EFTA), if you report that your ATM card is lost or stolen within two business days after you realize your card is missing, your losses are limited to a maximum of $50 for any unauthorized use. If you wait more than two business days to report a lost or stolen ATM card, your potential liability goes up significantly. For more information, see Page 4.

Depending on the circumstances, if it is clear that you are an innocent victim of fraud and you promptly reported the loss or theft of the card or an unauthorized transaction, many banks will voluntarily hold you to no liability.

For tips on avoiding ATM crimes, see the next page.

"My bank statement shows an incorrect amount for an ATM withdrawal." Always save your ATM receipts until you compare them to your monthly statement or you verify your transactions online. Promptly report any error. FDIC attorney Susan van den Toorn says to be fully protected under the EFTA "you must notify your financial institution orally or in writing no later than 60 days after it sends your periodic statement."

"The ATM ate my card." This can happen if, for example, the card was defective or your bank suspects it may be involved in some type of fraudulent activity, according to Denise Davis, an FDIC Consumer Affairs Specialist. "Immediately contact the financial institution that issued your card," she says. Don't expect to receive your original ATM card back — you'll probably get a replacement card. The process can occur fairly quickly if you notify your bank immediately.

"The machine cheated me." What should you do if the ATM gives you too little cash, or no cash at all, and the receipt says you got exactly what you asked for? Immediately contact your bank to report the problem, even if the machine belongs to another financial institution or company (although it's wise to alert that other entity, too, if possible).

Make sure to keep a record of the conversation. It also never hurts to follow up in writing. The next step is for the ATM's owner to determine if the machine has too much or too little cash, and why.

"What happened to my deposit?" When making a deposit at the ATM, record the transaction in your checkbook, including information about each check. Keep the ATM receipt and verify the deposit by reviewing your account statement or checking your account online, which is faster.

If you believe some or all of your deposit was mishandled, immediately contact your bank and follow up with a letter. If a check is missing, you might have to ask the check issuer to stop payment.

Also remember that deposited funds are not immediately available for you to withdraw; they will be subject to your bank's funds availability policy and federal schedules.

Note: If you can't resolve any of these problems directly with the financial institution that issued your ATM card, consider calling or writing its federal regulator, as listed on Page 7.

Under the Electronic Fund Transfer Act, if you report that your ATM card is lost or stolen within two business days after you realize your card is missing, your losses are limited to a maximum of $50 for any unauthorized use. If you wait more than two business days to report a lost or stolen ATM card, your potential liability goes up significantly.

Paying for Purchases with Your ATM Card

Your ATM card also is a type of debit card that may be used for purchases at "point of sale" terminals at stores, with the payment coming automatically from your bank account. Contact your financial institution if you have questions about using your ATM card or debit card for purchases.

For more information about debit cards in general, see "Playing Your Cards Right: Smart Ways To Use Credit and Debit Cards," in the Fall 2002 issue of ***FDIC Consumer News***, which is available online at www.fdic.gov/consumers/consumer/news/cnfall02/index.html.

ATM Safety: Common Sense Tips for Combating Crooks

ATM manufacturers and financial institutions go to great lengths to prevent robberies and fraud at cash dispensing machines. They place ATMs in safe locations, light them well, and use a variety of security measures. Many banks also limit the amount of cash that can be withdrawn each day so that a thief can't quickly clean out an account. Even so, not all ATM crimes can be prevented.

We hope you'll never be the victim or the target of an ATM theft or fraud. However, we also know that one of the best ways to stack the odds in your favor is to learn some self-defense. That's why ***FDIC Consumer News*** offers these safety suggestions:

Protect your ATM card. Know where it is at all times and keep it secure. Carry only the cards — debit or credit — you think you'll need. The fewer cards you carry, the less likely they'll be lost or stolen and used in a fraud attempt. Destroy old or expired ATM cards. Be sure to cut through the account number and magnetic strip before disposing of a card.

Safeguard your personal identification number (PIN). Never write your PIN on your card or on a piece of paper you keep near your card. Memorize it instead. "If a thief finds or steals your ATM card and your PIN, it's like you've opened up your bank account and offered free samples," says Janet Kincaid, FDIC Senior Consumer Affairs Officer.

Don't share your PIN with anyone — not even a relative who isn't a co-owner of your account. Beware of deceptive calls or e-mails from crooks claiming to be from your bank or the police asking you to "verify" (divulge) your PIN. Make sure that no one can easily see your PIN as you enter it at the ATM keypad.

Choose an ATM carefully and use common sense. Be aware of your surroundings, particularly at night. Avoid ATMs in dark or remote areas or where people seem to be loitering.

Walk away if you notice something suspicious. Michael Benardo, a manager in the FDIC's Technology Supervision Branch, gives these examples of fraudulent recording devices found at ATMs: unusual-looking devices attached over the card slots of machines for "skimming"or gathering information from the magnetic strip on the back of the card; transparent overlays on ATM keypads that can record PINs; and tiny cameras hidden behind innocent-looking brochure holders and focused on where ATM users enter their PINs. Also go elsewhere if you see a sign directing you to only one of multiple ATMs — it could be the machine that was tampered with by a crook.

There are even reports of crooks installing "card cleaners" at an ATM. "These are really just skimming devices that capture account information, and the only cleaning they're used for is to clean out someone's account," says Benardo.

Also protect your ATM card when you use it to make purchases at retail establishments. For example, if you give an employee your card and you notice that he or she swipes it through two devices instead of one, that second device could be recording your account information for use in making a fraudulent card. Report that situation to a manager and your card issuer.

Note: Some ATMs belong to non-banking companies or even individuals, not to banks or other depository institutions. While a privately owned ATM may be safe to use, "for the consumer, there's more uncertainty about who these companies are, whether they are legitimate or whether they're being audited or regulated by the government on an ongoing basis," Benardo says. He notes, for example, reports of dishonest ATM owners collecting card numbers for use in making duplicate cards and committing fraud. In general, your safest bet is to use an ATM owned by a federally insured banking institution. If you are considering using a private ATM, stick to one at a trusted merchant and make sure the ATM's owner is clearly identified.

Withdraw cash safely. Have your ATM card in your hand as you approach the ATM. When you collect your cash, immediately put it into your pocket or purse and count it later in private. Take your receipt and keep moving. The idea is to give a would-be robber less time to target you and steal your cash, wallet or purse.

What if you drive to an ATM? It's a good idea to use a drive-up ATM at a bank office or branch. Keep the engine running, lock all doors and roll up the passenger-side windows. If it's night-time and a drive-up machine isn't available, park in a well-lit area close to the ATM and, if possible, take another person with you.

Promptly report anything suspicious. Immediately notify your bank if your ATM card is lost or stolen; you notice a recording device or something else suspicious at a machine; or you receive an unsolicited call or e-mail asking for personal information, such as your account number and PIN. Also, immediately notify your card issuer about an unauthorized ATM or debit card transaction on your account. Remember that the faster you report a problem, the greater your federal protections are (see next page). Early notice also may be key in catching the crooks.

Simple Ways to Avoid Unnecessary Transaction Fees at the ATM

With ATMs, convenience is the name of the game. But as with pretty much everything in today's marketplace, convenience sometimes comes with a cost. For example, withdrawing cash from an ATM that doesn't belong to your bank or that's not part of its multi-bank ATM "network" can cost you anywhere from $1 to $4 per transaction. "The amounts may seem small but fees can add up over time," says Denise Davis, an FDIC Consumer Affairs Specialist.

What can you do to get the best of both worlds — convenient service *and* little or nothing in the way of fees? Here are some suggestions:

Use your own bank's ATMs whenever possible. Practically all banks offer accounts with free ATM transactions to their own customers. However, some institutions also have accounts that do charge their own customers an ATM fee. So, look carefully at the fees and choose the type of account that best fits your needs. If you plan to use ATMs a lot, consider an account with free withdrawals from an institution with many convenient locations. And if the account you choose is subject to ATM fees, you'll still pay less using your own bank's machine compared to going elsewhere and paying a second fee (although there are exceptions as noted below).

Take precautions before using another institution's ATM. Look for an ATM indicating that it doesn't impose an "access fee" or "surcharge" to non-customers. Your bank might be able to provide the names of other institutions that won't charge you a fee. Or, go to one of several Internet sites that list surcharge-free ATMs. Also become familiar with your own bank's fees for using another institution's ATMs. Some banks, for example, have agreements not to charge ATM fees to each others' customers. Remember that if you're unable to use a surcharge-free machine, you'll probably face two charges — one from the ATM's owner, and the second from your own institution. Note: Federal law requires that an ATM alert a non-customer about a surcharge before a transaction is completed.

Consider withdrawing larger sums each time. For example, make a single $100 or $200 ATM withdrawal instead of several $20 or $40 withdrawals. "You'll save time, energy and the cash that you would have spent on transaction fees," says Davis.

Get cash back when using your ATM/debit card to make a purchase. "Many folks are unaware that you often can get cash back for free when you use your debit card to make purchases at the grocery store, the pharmacy or other businesses," says Elizabeth Kelderhouse, an FDIC Community Affairs Officer. Some stores also will cash a check free of charge or for a fee that would be less than what you'd pay at an ATM.

Avoid ATM-related mistakes that can trigger bounced-check fees. Immediately deduct your cash withdrawals and store purchases, including any fees, in your checkbook. Also don't rely on the ATM for information about how much money is in your checking account. "The balance shown on the ATM screen or receipt wouldn't include checks you've written that haven't been paid yet or debit card transactions that haven't been posted to the account," cautions Howard Herman, an FDIC Consumer Affairs Specialist. "Accurately maintaining your checkbook is the best way to know if you have funds available."

Laws Protecting ATM Users

If you believe there's an accounting error involving an ATM transaction: The federal Electronic Fund Transfer Act (EFTA) offers protections, especially if you contact your financial institution within 60 days after the statement containing the problem was sent. Your institution also must promptly investigate the matter.

If your ATM card is lost or stolen and is being used by a thief: Notify your financial institution within two business days after learning that your ATM or debit card has been lost or stolen and the EFTA limits your losses to $50 or the amount of the unauthorized transfers, whichever is less. If you wait more than two business days to report a lost or stolen ATM or debit card, you could be liable for losses up to $500. And if you wait more than 60 days after receiving a bank statement that includes an unauthorized transfer — for example, a withdrawal made with a counterfeit card — the law doesn't require your bank to reimburse you for any losses due to unauthorized transfers made after the 60-day period. After you notify your bank about a lost or stolen card, under most circumstances you will limit your liability for unauthorized transactions from that point on.

Rights to information: The EFTA also requires that you be told about ATM fees and other matters regarding transactions. Also, any ATM owner that imposes a surcharge for using its machine must disclose the amount of the fee and allow the user to cancel the transaction.

Note: Some states may have greater consumer protections than those under the EFTA.

Test Your Deposit Insurance IQ

If you have a bank account, you also should have at least a basic knowledge of how FDIC insurance works. How well informed are you? Take our quiz and find out.

1. If your FDIC-insured bank or savings association fails, the $100,000 federal insurance coverage would include both the money you've deposited and the interest you've earned. ***True or False?***

2. Historically, insured funds are available to depositors within just a few days after the closing of an insured bank. ***True or False?***

3. FDIC insurance protects more than just deposits. If you purchase stocks, bonds, mutual funds or annuities at an FDIC-insured bank, the FDIC also will protect those investments against loss. ***True or False?***

4. The basic insurance limit is $100,000 per depositor per bank but it is possible to qualify for more coverage under the FDIC's rules. ***True or False?***

5. Suppose the only accounts you and a spouse have at a particular bank are joint accounts totaling nearly $200,000. Those accounts are fully insured because each of you qualifies for $100,000 of insurance. ***True or False?***

6. You're thinking about taking a $150,000 lump-sum distribution from a pension fund and depositing it into two different IRAs at your bank. That's safe to do because each IRA would be separately insured to $100,000. ***True or False?***

7. You want to open a "payable-on-death" account naming your two children as the beneficiaries. Under the FDIC's insurance rules, this account qualifies for $200,000 of insurance — $100,000 for each beneficiary — not $100,000 in total. ***True or False?***

1. True. If your insured institution fails, FDIC insurance will cover your deposit accounts, including principal and any accrued interest, up to the insurance limit.

2. True. Historically, the FDIC pays insurance within a few days after a bank closing either by establishing an account at another insured bank or by providing a check. And remember that since the start of the FDIC in 1933, no depositor has ever lost a penny of insured deposits. Note: Deposits purchased through a broker may take longer to be paid because the FDIC may need to obtain the broker's records to determine insurance coverage.

3. False. The FDIC does not insure the money you invest in stocks, bonds, mutual funds, life insurance policies, annuities or municipal securities, even if you purchased these products from an insured bank. The FDIC also does not insure U.S. Treasury bills, bonds or notes, although those investments are backed by the full faith and credit of the United States government — the strongest guarantee you can get.

4. True. You may qualify for more than $100,000 in coverage at one insured institution if you own deposit accounts in different ownership categories as defined by the FDIC. The most common ownership categories are single, retirement, joint and revocable trust accounts (those refer to trust accounts in which the owner retains full control over the money during his or her lifetime). Your deposits in each of those categories are *separately* insured to $100,000. If certain conditions are met, your revocable trust accounts are insured up to $100,000 for each beneficiary. For more details, consult the FDIC resources noted at the end of the page.

5. True. Each person's shares of all the joint accounts at one bank are added together and the total is insured up to $100,000. In this example, $200,000 in joint accounts shared by two people would be fully insured ($100,000 for each).

6. False. All of your self-directed retirement accounts at the same insured bank (self-directed means that you decide where the money is deposited) are added together and the total is insured up to $100,000. Opening multiple IRAs or adding beneficiaries will not increase insurance coverage.

7. True. Payable-on-death (POD) accounts and other revocable trust accounts at a bank are insured up to $100,000 for each "qualifying beneficiary," which is defined as the depositor's spouse, child, grandchild, parent or sibling. Using our example, if you establish a POD account naming your two children as beneficiaries it would be insured up to $200,000. Under the FDIC's rules, other beneficiaries, including in-laws, cousins, nieces, nephews, friends and organizations (including charities) do not qualify. The portion payable to a non-qualifying beneficiary would be added to any accounts you have at the bank in the single account category and that total will be insured to $100,000.

How did you do? If a little extra homework is needed — to be sure your savings are entirely safe in case of a bank failure — read the FDIC's two new publications about deposit insurance (see the back page for details), call or write the FDIC (Page 7) or go to www.fdic.gov/deposit/index.html on our Web site for extensive information about FDIC insurance coverage.

News Briefs

Reminder: Beware of Fraudulent E-Mail Requests

The FDIC continues to warn consumers about fake Web sites and e-mails that attempt to trick consumers into divulging valuable personal information, such as bank account and credit card numbers, Social Security numbers, passwords and personal identification numbers (PINs).

In the typical scam, which law enforcement officials call "phishing" schemes, consumers receive an e-mail purportedly from a company or financial institution they may do business with or from a government agency. The thieves ask for personal information that, if provided, can be used to make unauthorized withdrawals from your bank account, pay for online purchases using your credit card, or even sell your personal information to other thieves. Even the FDIC's name has been used fraudulently in these scams.

For more information about how to protect against these types of frauds, see "When Internet Scam Artists Go 'Phishing,' Don't Take the Bait," in the Winter 2003/2004 issue of ***FDIC Consumer News***, online at www.fdic.gov/consumers/consumer/news/cnwin0304/phishing.html.

Federal Agencies Publish Brochure on Predatory Lending

Ten federal agencies, including the FDIC, have jointly published English and Spanish versions of a brochure that alerts consumers to the potential pitfalls of using their home as security for a loan, including a high-cost "predatory" loan.

The brochure, "Putting Your Home on the Loan Line Is Risky Business," warns that borrowing from an unscrupulous lender, especially one that offers a high-cost loan using your home as collateral, could result in the loss of your home as well as your money. The brochure also provides tips for getting the best possible deal and includes information about federal consumer protection laws.

To read or copy the brochure online, go to the FDIC's web site at www.fdic.gov/consumers/consumer/index.html. Single copies in English or Spanish also are available free of charge from the FDIC's Public Information Center listed on the next page.

Warning Issued About Some Credit Counseling Firms

Although credit counseling organizations can provide valuable assistance to people facing serious debt troubles, some firms may be using their non-profit or tax-exempt status to mislead consumers into paying large fees for questionable services. That's the warning from the Federal Trade Commission (FTC) and the Internal Revenue Service (IRS) in recent consumer alerts and in congressional testimony March 24 before an investigations subcommittee of the Senate Governmental Affairs Committee.

Some of the alleged abuses involve hidden or extra fees in connection with "debt management plans," under which the consumer sends money each month to a credit counseling organization for it to distribute to creditors according to a negotiated schedule.

Among the FTC and IRS suggestions: Closely review the fees, services and the terms of any offer. Consider using an organization that provides credit counseling and education instead of simply enrolling all clients in debt management plans. And, check with your state Attorney General, local consumer protection agency and the Better Business Bureau about any complaints against a credit counseling agency.

For more guidance, start with the FTC pamphlet "Fiscal Fitness: Choosing a Credit Counselor," which is available online at www.ftc.gov/bcp/conline/pubs/credit/fiscal.htm or by calling the FTC toll-free at 877-382-4357.

Wanted: Your Questions About Bank Mergers

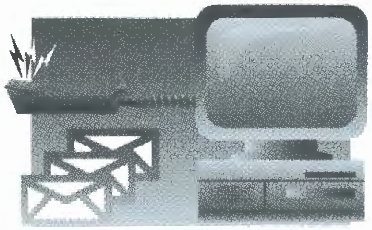
Has your bank merged with another bank recently...and do you know what it means for you? Or, have you wondered what would happen if *your* bank gets acquired? ***FDIC Consumer News*** plans to address the topic of bank mergers in a future edition. And for that, we want your help.

Please send us your questions or suggestions about dealing with potential pitfalls, exercising your rights and responsibilities, or even how to find new opportunities if your bank merges. For example, what would you like to know about your consumer protections when it comes to your "new" bank's ability to change interest rates, fees, minimum balance requirements or other terms for your existing accounts? The best questions, topics and words of wisdom may appear in our upcoming report.

Write by July 30, 2004 to: Jay Rosenstein, Editor, ***FDIC Consumer News***, 550 17th Street, NW, Washington, DC 20429. You also can send an e-mail to jrosenstein@fdic.gov or fax your comments and questions to 202-898-3870. Please include your name, address, and phone number. No names will appear in print without permission.

Note: While ***FDIC Consumer News*** cannot respond individually to your submissions, you *can* get answers to questions about bank mergers by calling or writing the FDIC as listed on the next page.

For More Information



The **Federal Deposit Insurance Corporation** insures deposits at banks and savings associations and supervises state-chartered banks that are not members of the Federal Reserve System. The FDIC's services include a toll-free consumer assistance line, answers to written questions, and informational material. Toll-free phone: (877) ASK-FDIC or (877) 275-3342. The phone line is staffed Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern Time. Recorded information is available 24 hours a day. The toll-free TTY number for the deaf/hard-of-hearing is (800) 925-4618. Home Page: www.fdic.gov. Mail: 550 17th Street, NW, Washington, DC 20429.

For questions about deposit insurance coverage: Contact the FDIC Division of Supervision and Consumer Protection at the address and phone numbers above or by e-mail using the Customer Assistance Form on the Internet at www2.fdic.gov/starsmail/index.html. The National Credit Union Administration (listed below) insures deposits at federally insured credit unions.

For other questions, including those about consumer protection laws, or complaints involving a specific institution: First attempt to resolve the matter with the institution. If you still need assistance, write to the institution's primary regulator listed on this page. Although the FDIC insures nearly all banks and savings associations in the United States, the FDIC may not be the primary regulator of a particular institution. Other regulators are listed below. To submit a complaint about an FDIC-supervised institution, contact the FDIC Division of Supervision and Consumer Protection as listed above. For inquiries involving problems or complaints related to the FDIC, contact the FDIC Office of the Ombudsman at the mailing address and phone numbers listed above, by fax to (202) 942-3040, or by e-mail to ombudsman@fdic.gov.

The **Federal Reserve System** supervises state-chartered banks that are members of the Federal Reserve System. Phone: (202) 452-3693. Fax: (202) 728-5850. Home Page: www.federalreserve.gov. E-mail: www.federalreserve.gov/feedback.cfm. Mail: Division of Consumer and Community Affairs, 20th Street and Constitution Avenue, NW, Mail Stop 801, Washington, DC 20551.

The **Office of the Comptroller of the Currency** charters and supervises national banks. (The word "National" appears in the name of a national bank, or the initials "N. A." follow its name.) Phone: (800) 613-6743. Fax: (713) 336-4301. Home Page: www.occ.treas.gov. E-mail: consumer.assistance@occ.treas.gov. Mail: Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, TX 77010.

The **Office of Thrift Supervision** supervises federally and state-chartered savings associations plus federally chartered savings banks. (The names generally identify them as savings and loan associations, savings associations or savings banks. Federally chartered savings associations have the word "Federal" or the initials "FSB" or "FA" in their names.) Phone: (800) 842-6929 or (202) 906-6237. Home Page: www.ots.treas.gov. E-mail: consumer.complaint@ots.treas.gov. Mail: Consumer Affairs Office, 1700 G Street, NW, Washington, DC 20552.

The **National Credit Union Administration** charters and supervises federal credit unions, and insures deposits at federal credit unions and many state credit unions. Phone: (703) 518-6330. Fax: (703) 518-6409. Home Page: www.ncua.gov. E-mail: pacamail@ncua.gov. Mail: Office of Public and Congressional Affairs, 1775 Duke Street, Alexandria, VA 22314.

Your state government also may offer assistance and publish useful information. Contact your state's Attorney General's office, consumer protection office or financial institution regulatory agency as listed in your phone book or other directories, or visit your state's official Web site.

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FDIC Issues New Publications Explaining Deposit Insurance

The FDIC has issued two new publications to help explain federal deposit insurance coverage.

One brochure, *Insuring Your Deposits*, answers basic questions that individuals and families most frequently ask about their FDIC insurance coverage.

The other publication, *Your Insured Deposits — FDIC's Guide to Deposit Insurance Coverage*, is a comprehensive guide to the deposit insurance rules primarily for people with large-dollar or complex accounts, as well as businesses and organizations.

"No matter where you live or what you do, at some time in your life you may have more than $100,000 in a bank, perhaps from a pension, retirement savings, an inheritance or the proceeds from the sale of your home," says FDIC Chairman Don Powell. "That's why it's important for everyone to have a basic understanding of FDIC insurance coverage, especially before your deposits go over that $100,000 limit."

You can read or download both new publications at www.fdic.gov/deposit/deposits on the FDIC's Web site. Single copies are available free of charge by completing the online order form at www2.fdic.gov/depositinsuranceregister or by calling or writing the FDIC's Public Information Center listed on Page 7. Both publications are scheduled to be issued in Spanish this summer followed by Chinese and Korean versions later this year.

Not sure how much you know about FDIC insurance coverage? Take our latest quiz on Page 5 and find out.