FEATURES

Bank Vault Drawer
Keeps your money safe with a built-in security alarm.

Calculator
Add it up! Calculator allows you to add, subtract, multiply, and divide!

Electronic Keypad
Easy-to-use savings account program teaches children how to set savings goals and monitor their account.

LCD Screen
Displays ATM functions including a handy clock/date display.

Dollar Bill Deposit Slot
Accepts all paper money. Watch your savings grow — FAST!

ATM Card
Insert your ATM Card into the slot and enter your secret password to access your account.

Coin Deposit Slot
Accepts pennies, nickels, dimes, and quarters. It also automatically calculates your new savings balance!

Easy Carry Handle
Money to go! Take your BANK AMERIKID ATM on family vacations or use it as a cash register for a lemonade stand.

Safe Deposit Box
Protect your valuables and stash your cash!
ELECTRONIC KEYPAD FUNCTIONS

Use the calculator to add, subtract, multiply, and divide. (see p. 3)

Press this button to set the time and date. (see p. 4-5)

Press this button to change your secret password. You’ll need your password to make withdrawals. (see p.10)

How much money do you want to save? Press this button to set your savings goal. (see p. 11-12)

Once you’ve set a savings goal, press this button to check how much more money you need to reach your goal. (see p. 12)

Press this button to see how many days you have left to reach your savings goal. (see p. 12)

Find out how much money you have saved in the bank by pressing this button. (see p. 10)

When you deposit bills, you must press this button to record the dollar amount. (see p. 7)

Press this button to withdraw money from your ATM. (see p. 8-9)
GETTING STARTED
Before using your **BANK AMERIKID ATM**, you will need to have an adult read the Battery Instructions on page 13 and insert 3 AA batteries.

USING THE CALCULATOR
You can use the calculator at anytime by simply pressing the CALCULATOR button on the control panel. Then use the number touch pad to do your calculations.

If you don’t use the calculator function for a period of about 15 seconds, the LCD screen will automatically return to the clock display.

**CAUTION:** The calculator’s liquid crystal display is made of glass. Handle with care.
**SETTING THE TIME**

*Important*: Read the directions for Setting the Time and Setting the Date before you begin. During setup, you will only have about ten seconds for each step.

1. Insert your ATM Card.
2. Press and hold the CLOCK button on the control panel for two seconds or until the first two digits on the LCD screen begin flashing.
3. The time should be set in the following order:

<table>
<thead>
<tr>
<th>Hour</th>
<th>Minute</th>
<th>AM/PM</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>00</td>
<td>Press the DECIMAL button for PM</td>
</tr>
</tbody>
</table>

   Enter each group of digits **when it is flashing**.

4. Enter the **hour** as a two-digit number.
   Example: 3 o’clock is **03**.

5. Enter the **minute** as a two-digit number.
   Example: 9 minutes after the hour is **09**.

6. Enter **AM/PM**. Press the DECIMAL button for PM.

7. If you make a mistake or need to go back a step, simply press the CLEAR button.

8. When the time is correct, press the CLOCK button to confirm.

9. Next step: **Setting the Date**.

   Anytime you need to reset the clock, just repeat the above steps. Resetting the clock will not affect your savings account functions.

---

**For example:**

To set the time at **3:09 PM**,
enter the following:

03 for hour
09 for minute

**DECIMAL button** for PM.
SETTING THE DATE
1. Immediately after setting the time, the LCD screen prompts you to set the date.
   You will see the last two digits of the LCD screen flashing.

2. The date is displayed in the following order:

   Month   Day   Year

   Enter each group of digits when it is flashing.

   Important: You will be prompted to enter the year first.

3. Enter the **year** as a two-digit number.
   Example: 2004 is **04**.

4. Enter the **month** as a two-digit number.
   Example: July is **07**.

5. Enter the **day**.
   Example: The 19th day of the month is **19**.

6. If you make a mistake or need to go back a step, simply press the CLEAR button **C** .

7. When the date is correct, press the CLOCK button **CLOCK** to confirm.

Anytime you need to reset the date, just repeat the above steps. Resetting the date will not affect your savings account functions.

**For example:**
To set the date at **July 19, 2004**, enter the following:

04 for year
07 for month
19 for day.
DEPOSITING COINS
Coins can be deposited at anytime without using your BANK AMERIKID ATM Card. The coin deposit slot automatically identifies your coins and adds them to your savings total.

**Important:** To ensure accurate counting, allow three seconds before depositing the next coin. Hold the coin steady in an upright position and push straight into the slot when depositing.

USING YOUR BANK AMERIKID ATM CARD
Use your BANK AMERIKID ATM Card to access your personal savings account.

Insert your ATM Card in the ATM Card slot to:

- Reset time
- Reset date
- Deposit bills
- Set savings goal
- Check savings account total
- Check savings goal progress
- Change password
- Withdraw money (requires secret password)

Coin deposits, calculator functions, and checking the date and time can be made at anytime, without your BANK AMERIKID ATM Card or secret password.

**Important:** Never force your ATM Card into the dollar bill deposit slot. You won’t be able to retrieve it without damaging the unit.
DEPOSITING DOLLAR BILLS

Depositing dollar bills requires the use of your BANK AMERIKID ATM Card to access your account. To deposit dollars, follow these steps.

1. Insert your ATM Card into the ATM Card slot in the correct direction.

2. Press the DOLLAR DEPOSIT button.

3. Insert the dollar(s) into the dollar bill deposit slot.

4. Key in the amount of dollars being deposited on the calculator keys. For example: Enter 5 on the calculator keypad for a five-dollar bill. The numbers will be displayed on the LCD screen. If you make a mistake, simply press the “C” button on the calculator to clear it, and reenter the correct amount.

5. Press the DOLLAR DEPOSIT button to confirm.

6. Remove your ATM Card.

Example: Follow these steps to deposit $2.00.

1. Insert your ATM Card.

2. Press the DOLLAR DEPOSIT button.

3. Insert the dollars, one at a time, into the dollar bill deposit slot on the top of your BANK AMERIKID ATM.

4. Press 2 on the calculator keypad.

5. Press the DOLLAR DEPOSIT button.

6. Remove your ATM Card.
MAKING WITHDRAWALS

Important: Read these directions before you begin. During the transaction, you will only have about ten seconds for each step.

In order to withdraw money, you will need to insert your ATM Card and enter your password:

1. Insert your ATM Card.
2. Press the WITHDRAW MONEY button.
3. Press the numbers on the calculator keypad to enter the amount of money you want to withdraw from the bank. For example: Enter 6 on the calculator keypad to withdraw $6. The amount will be displayed on the LCD screen.
4. Press the WITHDRAW MONEY button to confirm this amount. If you make a mistake, simply press the CLEAR button on the calculator to clear it, and reenter the correct amount.
5. Enter your four-digit secret password (see page 10). Or, if you haven’t selected your own secret password, enter the preset password 0000.
6. If the transaction is successful, the LED light will come on and you’ll hear a sound effect.
7. Now, pull open the bank vault drawer and remove the exact amount that you have entered.

Important: To keep your total savings balance accurate, you must withdraw the exact amount that you have entered on the keypad. Taking too much money or too little money will affect your ability to accurately monitor your savings account or reach your savings goal.

8. Close the bank vault drawer.
9. Remove your ATM Card.
Example: Follow these steps to withdraw 65 cents.

1. Insert your ATM Card.
2. Press the WITHDRAW MONEY button.
3. Type .65 on the calculator keypad. (Don’t forget the decimal point.)
4. Press the WITHDRAW MONEY button to confirm.
5. Enter your secret password or the preset password 0000.
6. Open the drawer and take out exactly 65 cents.
7. Close the drawer.
8. Remove your ATM Card.

Important: If you attempt to withdraw more than you have in your savings, your ATM will display “ERROR” followed by an error sound. You then must reenter a new withdrawal amount.

Do not attempt to open the bank vault drawer by force. Forcing open the bank vault drawer will break the hinges.
HOW TO CHANGE YOUR PASSWORD
You can change your password to any four-digit number.
1. Insert your ATM Card.
2. Press the PASSWORD button.
3. When flashing, enter the preset password 0000.
4. Now enter your new four-digit password.
5. Press PASSWORD button to save your new password.

**Important:** You must remember your password. If you forget your password, remove the batteries from your ATM. Then reinset the batteries to restart the unit. This will reset the preset password to 0000.

CHECKING YOUR ACCOUNT BALANCE
Your **BANK AMERIKID ATM** Card is required to check your account balance.
1. Insert your **BANK AMERIKID ATM** Card.
2. Press the TOTAL SAVINGS button.
3. The LCD screen displays how much money you have in your savings account.
4. Remove your **BANK AMERIKID ATM** Card.
HOW TO START A SAVINGS PROGRAM

**Important:** Read these directions carefully before you begin. During the transaction, you will only have about five seconds for each step.

You can use your **BANK AMERIKID ATM** to create a savings goal and to check your savings goal progress.

**Setting Your Savings Goal**
1. Insert your **BANK AMERIKID ATM** Card.
2. Press and hold the SAVINGS GOAL button for about three seconds or until the $ icon is displayed and the 0 is flashing.
3. Enter the amount that you would like to save on the calculator keys. The amount will be displayed on the LCD screen. If you make a mistake, simply press the CLEAR button on the calculator and enter the amount again.
4. Press the SAVINGS GOAL button to confirm.

**Setting the Days to Goal**
5. Immediately after setting the savings goal amount, you must enter how many days you will need to reach your goal. The numbers 000 will begin flashing on the screen.
6. Enter the number of days you want to complete this savings goal (maximum 999 days).
   **Example:** Enter 030 for 30 days
7. Press the SAVINGS GOAL button to confirm.

**Important:** Whenever you set a new savings goal, your current total savings amount will be carried forward towards the new goal. You can also choose to withdraw all your money and start saving from zero.
CHECKING YOUR PROGRESS
Once you have set a savings goal, **BANK AMERIKID ATM** will memorize it and keep track of your progress towards meeting that goal. Here’s how to check your progress:

1. Insert your ATM Card.
2. Press the MONEY TO GOAL button to see how much money you still need to save.
3. Press the DAYS TO GOAL button to see how many days you have left to achieve your savings goal.

TAKING CARE OF YOUR BANK AMERIKID ATM

- Always store your **BANK AMERIKID ATM** in an upright position.
- Do not apply pressure against the LCD screen, as this may damage the display.
- The weight of your **BANK AMERIKID ATM** will increase as more coins are deposited, so take extra care when handling or storing.
- Do not overload your **BANK AMERIKID ATM**.
- Do not insert inappropriate objects into the slots.
- Do not pour any liquid on or into your **BANK AMERIKID ATM**, as this will damage the components.
- When the batteries run out, replace them as soon as possible to avoid any damage from battery leakage or corrosion.
- Keep your **BANK AMERIKID ATM** clean by wiping any dust with a dry cloth.
- Avoid bending or damaging your ATM Card and keep it in a safe place.
BATTERY INSTRUCTIONS
1. Carefully remove the battery cover.
2. Install 3 AA batteries (not included) following the diagram.
   • Do not mix old and new batteries.
   • Non-rechargeable batteries are not to be recharged.
   • Do not use rechargeable batteries.
   • Do not mix different types of batteries: alkaline, standard (carbon zinc), or rechargeable batteries.
   • Only batteries of the same or equivalent type are to be used.
   • Remove exhausted batteries from the unit.
   • The supply terminals are not to be short-circuited.
   • To prevent corrosion and possible damage to the product, it is recommended that you remove the batteries from the unit if it will not be used for more than two weeks.
3. Carefully replace the battery cover. Do not over-tighten cover.

Caution: Batteries should always be replaced by an adult.

TROUBLESHOOTING GUIDE
If the LCD screen is faint or blank:
Batteries may be low. Replace with new ones. Clean the battery contacts in case they are dirty.

If the bank vault drawer will not open:
Make sure the ATM Card and password have been correctly entered. Coins may be jammed against the hinges. Gently tilt your BANK AMERIKID ATM to dislodge them.

If the record is erased:
Record of your savings will be erased on every battery removal. Reset the unit again.

If the figures do not balance:
This could be caused by an incorrect deposit or withdrawal amount. Take all the money out, reset your savings program, and redeposit the money.

If the machine does not respond:
Remove and replace the batteries. Reset the unit.