



## Important Information on How You Can Avoid Overdraft and Bounced Check Fees

Following are some helpful hints, which may help you avoid overdraft and bounced check fees:

- 1. Keep track of how much money you have in your checking account.**
  - a. Keep your checking account register up to date.
  - b. Record all checks when you write them.
  - c. Record any other transaction when you make them.
  - d. Be sure to record and deduct any fees charged to your account.
  
- 2. Pay special attention to your electronic transactions.**
  - a. Record your ATM withdrawal and fees.
  - b. Record your debit card transactions.
  - c. Record your online payments.
  
- 3. Don't forget about automatic bill payment you may have set up for:**
  - a. Utilities
  - b. Insurance
  - c. Loans
  - d. Any other automatic payments
  
- 4. Keep an eye on your account balance.**

Remember that some checks and automatic payments may not have cleared your account yet.
  
- 5. Review your account statements each month.**

In between statements, you can determine which checks and or payments are still outstanding by viewing your transactions via online banking, which is offered to all customers Free of Charge.

If you continue to incur overdraft fees, please contact your [local branch](#) to discuss the other account options that are available and may better suit your banking needs.

