

## Helpful Tips to Avoid Overdrafts – Smart Banking Tips

In addition to our overdraft services, it's important to practice smart spending and responsible money management to avoid overdrafts and other issues. Here are a few handy tips for keeping an eye on your balance and spending wisely:

1. **Personal Internet Banking.** Track your transactions and keep an eye on your balance with Personal Internet Banking. You can log in anytime, from anywhere, to see how much you have available in your account.
2. **Alerts.** Our Personal Internet Banking lets you set up alerts that let you know when you've hit a critical low balance in your checking account, preventing you from overdrafting and giving you time to make a deposit or transfer before making additional purchases.
3. **Sign up for Direct Deposit.** Your funds will be available immediately, so there's no risk of spending unavailable funds.
4. "Cushion" your checking account. Keep a cushion balance in your checking account, and use Alerts to notify you when you hit that cushion balance, so you can make a deposit or transfer. If you never get down to zero, you can't go below zero!
5. **Balance your checkbook weekly.** Don't wait until your monthly statement arrives. With Personal Internet Banking, you can easily track your transactions in real time, so you can have an accurate current balance in your pocket at all times.
6. **Swipe mindfully.** Keep track of your ATM withdrawals and debit card purchases, and record them in your check register as soon as possible.
7. **Don't forget about automatic bill payments.** If you have recurring bill payments scheduled through Personal Internet Banking, or with another institution, make sure you're accounting for these as you track your balance each month. It's a good idea to record these payments at the beginning of the month, even before they are paid, to ensure the funds are available.
8. **Talk about it.** If you have a joint checking account, make sure you and the other account holder(s) discuss your planned expenses and the current balance on a regular basis.
9. **Wait for deposits to clear.** Electronic check processing makes funds available faster, but you should still wait until a deposit officially clears before spending the funds. Use Personal Internet Banking or Telephone Banking to get an updated available balance.
10. **Don't float checks.** Don't write a check unless you know you have the available funds to cover the amount. Today's electronic check processing is faster than ever, meaning a check may be presented for payment sooner than you expect.
11. **Don't post-date checks.** Post-dated checks can legally be presented for payment before the post-date, meaning you may not yet have funds available to cover the check.
12. **Pay with cash.** If you have cash, you have available funds! Paying with cash is a great way to see your spending in a new way, and will prevent you from spending money that you don't have.

1-888-692-2654

**MyBank.com**

Customer Care Center

Monday-Friday 8:00 AM to 10:00 PM

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