

# Money Management Tips

## Your Checking Account is an important money management tool.

Here are a few simple tips to help you manage your account and avoid extra fees.

**Set up direct deposit.** The most reliable way to assure your money is there when your transactions come through is to set up direct deposit for your paycheck and any other regular monthly payments you receive (like government payments).

**Keep your account register up-to-date.** Record your transactions when you make them and keep a running account balance. And, remember to record your ATM withdrawals, debit card transactions, online purchases, payments and account fees.

**Don't forget the automatic deductions.** Automatic payments and deductions for loan payments, utilities, insurance, even savings, can be great timesavers and help keep you on track. Just be sure to remember to account for these deductions when you're recording your balance.

**Keep an account cushion.** One way to help guard against unintentional overdrafts is to maintain an extra amount in your checking account that you never fall below. In effect, you create your own overdraft protection buffer and avoid account fees.

**Check your account balance.** If you're in doubt, you have lots of ways to check your balance. You can sign up for Mobile Banking and use the Fast Balance feature, or check your balance with Online Banking, call our automated 24-hour Account Access Line, or call our Customer Service Center during business hours, or even perform a balance inquiry at any ATM (your balance does not reflect outstanding checks or payments).

**Verify your deposits.** By using Mobile Banking or Online Banking you can make sure that your deposits have been credited to your account before you make a debit card purchase or write a check.

**Set up account alerts.** Account alerts are available through Mobile Banking and Online Banking. You can set up multiple email alerts, including an Overdraft/Insufficient Funds Charge Alert and Current Balance Below Limit Alert, that are delivered in real-time. For more information about this service and to see what types of alerts are available, log into Mobile or Online Banking.

**Minimize ATM fees.** You can eliminate ATM fees by using Florence Bank ATMs whenever possible or by simply asking for cash back on your debit card purchases. We also offer two accounts—Cashback Checking and Rewards Checking, which provide monthly ATM refunds when you qualify.

\* Notify us if you are 65 years or older or 18 years or younger.  
You may be eligible for a waiver of certain fees and service charges.

**Track your spending.** Manage My Money is a Personal Financial Management tool available through Mobile Banking or Online Banking. This is a great way to organize your finances and improve your financial health. You are able to manage your budget, control spending, and set savings goals all in one place. For more information about this service, log into Online Banking or Mobile Banking.

## Overdraft Protection Options for Your Personal Checking Account\*

Overdraft protection can save you the inconvenience, expense and embarrassment of having a check or electronic payment returned or ATM/debit card transaction denied. We offer three overdraft service options. These options may protect your checking account for those occasional times when you accidentally overdraw your account.

### THREE OVERDRAFT PROTECTION CHOICES

**Automatic Transfer Service:** Link your checking account to another personal deposit account so any overdraft is covered by a transfer from the available balance in your other account.

- Funds are automatically transferred from your designated account(s)
- Federal regulations limit a total of six transfers per statement cycle on savings accounts
- \$5 fee per transfer

**Personal Overdraft Line of Credit:** You may apply for a Personal Overdraft Line of Credit on your account to cover any overdrafts that may occur. Funds are automatically transferred from your Personal Overdraft Line of Credit when necessary.

- Lines of credit starting from \$1,000 (\$500 increments)
- Subject to credit approval

**Occasional Overdraft Privilege Service™ (OOPS!):** OOPS! is a **discretionary** service available to eligible checking account customers. OOPS! applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday (one time) debit card transactions. Your consent (opt-in) is required for OOPS! coverage of ATM and everyday (one time) debit card transactions. With OOPS! if you accidentally overdraw your checking account, rather than returning your check or direct debit for insufficient funds, we may, at our option, pay your transaction. The amounts of any overdrafts, including fees, are due and payable immediately. OOPS! can serve as a supplemental overdraft service for your account even if you have another form of overdraft protection with us.

- Avoid merchant charges
- Avoid late fees
- No overdraft fee for transactions less than \$5
- \$33 overdraft fee per item (Maximum 3 per business day)