

How to Protect Yourself from Overdraft and Bounced-Check Fees

Good Account Management

- Record all checks when you write them and other transactions when you make them. And don't forget to subtract any fees.
- Record your ATM withdrawals and fees, debit card purchases, and online payments.
- Record automatic bill payments you set up for utilities, insurance or loan payments.
- Keep an eye on your account balance.
- Use online, mobile or telephone banking to monitor your account activity.
- Review your monthly account statements.

Horicon Bank Overdraft Protection

Link your checking account to your:

- Savings or Money Market
- Line of Credit
- Other checking account

If your checking account becomes overdrawn, funds are automatically transferred from your other account to cover the negative balance. A flat daily fee of \$15.00 is charged.

Mistakes happen. If you do overdraw your account, deposit money into the account as soon as possible to cover the overdraft amount plus any fees.

How do overdrafts and bounced checks happen?

When you:

- Write a check,
- Withdraw money from an ATM,
- Make a purchase with your debit card
- Make an automatic bill payment or other electronic payment

For more than the amount in your checking account, you overdraw your account.

Your bank has the choice to either pay the amount or not. If it pays, even though you don't have the money in your account, you may be charged an "overdraft" fee. If your bank returns your check without paying it, you may be charged a "nonsufficient funds," or "NSF" fee. And, the person or company that you wrote the check to may charge you a "returned-check" fee *in addition to* the fee your bank charges you.

Consider these ways to cover your overdrafts:

Ways to cover your overdrafts	Examples of cost for each overdraft
Good account management	\$0.00
Overdraft protection	\$15.00
Courtesy overdraft payment	\$30.00 per item
Returned (bounced) check	\$30.00 per item + \$20 - \$30 fee from Merchant



HORICON BANK

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Questions about your overdraft? Call our helpful Customer Support Center

888.343.3040