

Controlling Overdrafts

How do overdrafts happen?

When you write a check, withdraw money from an ATM, use your debit card to make a purchase, or make an automatic bill payment or other electronic payment for more than the amount in your checking account, you overdraw your account. This generally results in a \$35 per transaction fee being applied with exception to all ATM and POS transactions.

How can you avoid overdrafts?

The best way to avoid overdrafts and unavailable funds fees are to:

- Review your account balance. Remember that some checks and automatic payments may not have cleared yet in accordance with our funds availability policy.
- Keep track of how much money you have in your checking account by keeping your account register up-to-date. Record all checks when you write them and other transactions when you make them. And don't forget to subtract any charges.
- Pay special attention to your electronic transactions. Record your ATM withdrawals and charges, debit card purchases, and online payments.
- Don't forget about automatic bill payments you may have set up for utilities, insurance, or loan payments.
- Review your account statements each month. Between statements, you can find out which payments have cleared and check your balance by calling your bank or by checking online or at an ATM.

Bank of Holland offers various features that can help you avoid overdrafts:

- FREE check register
- FREE ATM inquiries at all Bank of Holland ATMs
 - Account balance appears on receipts
 - No transaction necessary to see balance
- FREE eStatements
- FREE telephone banking.
 - [1-866-544-5989](tel:1-866-544-5989)
 - Do your banking and check your balance 24/7
- FREE Online Banking
 - See activity and balance 24/7
 - Accessible from any computer worldwide
- FREE Mobile Banking
 - See activity and balance 24/7
 - Deposit checks
- FREE Bill Pay
 - Schedule payments when you want
- Overdraft Line of Credit is available
 - Stop in any branch to apply. Bank of Holland can extend an overdraft line of credit that is connected to your checking account. Overdraft line of credit is limited to the available balance of your overdraft line of credit. A transfer fee is assessed to the customer's account for each use of the overdraft line of credit. Interest accrues when activated. (Subject to credit approval. Not available with all accounts.)
- Stop by any Bank of Holland branch
 - We would be happy to help in anyway.