

Preventing and Managing Overdraft Fees

At Security Bank of Crawford, our goal is to keep you informed on banking practices that give you more control over your spending and money management. We want to assist you in reducing the likelihood of overdrawing your personal checking account ... so, here are some wonderful tips that will help protect you from having less declined transactions and Non Sufficient Fund fees, referred to as "NSF" fees:

1. Maintain an accurate checking account register with all transactions posted & updated.
2. Consult with your Security Bank of Crawford Banker for the best practices on how to manage your checking account and Overdraft Privilege Plan.
3. Sign up for a Security Bank of Crawford Sweep service between your savings and your checking accounts. (There is a fee per sweep transfer which would cover all NSF items for that day). Savings Accounts and Money Market Accounts are limited to 6 transactions per statement cycle.
4. Carry a surplus balance in your account to cover emergencies or errors (\$300-\$500).
5. If you overdraw your account, make a deposit or transfer funds as soon as possible into your account so your balance will cover other presenting transactions and prevent additional fees.
6. Event Manager eAlerts is a simple, free*, straight forward way to set up electronic email or text alerts based on transaction activity. Sign up for eAlerts to be notified of low balance, check clearing, ATM and Debit Card Activity and much more.
7. Prepare a simple customized budget and put yourself on a controlled spending budget!
8. Most importantly, if you feel that your account was debited incorrectly or unfairly, please call a Security Bank of Crawford Banker to assist you.

* Your cell phone provider may charge additional fees for Web Access or Text messages.