

Tips to Help Avoid Overdraft Fees



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Keep accurate records

Monitoring and reconciling checking account transactions are important for knowing your balance, avoiding overdrafts, and managing personal spending. Keeping accurate records also helps ensure someone isn't using your checking account for fraudulent purposes.

Use direct deposit for your paycheck

Receive your paycheck electronically, which is faster than a paper check. Ask your employer or benefits provider about direct deposit today.

Transactions don't necessarily clear 'in order'

Customers should be aware account transactions, including checks, ATM transactions, and debit card purchases, may 'clear' an account at different times, and not necessarily in the order they were made. Keeping good records of all deposits and withdrawals is essential to knowing the actual available balance in your account.

Use caution when establishing automatic payments

Having the cable company or other service provider automatically take payments out of your account is a convenient option but can cause serious issues with your account balance. For example, different companies have different procedures for how they handle a payment due date falling on a holiday or weekend. It is your responsibility to know and understand your service providers' authorizations with respect to the timing of your payments.

Check your balance and account transactions often

Heritage Bank offers many free and simple ways for customers to check their balances and monitor account activity—online, by telephone at 800.455.6126, at an ATM and in-person at one of our branches. Customers are encouraged to take advantage of these options to stay in touch with their account activity and balances. Keep in mind, however, those balances will not reflect transactions you may have authorized which have not yet been processed by the bank.

Link your checking account to a savings account or overdraft line of credit

Overdraft protection plans are an attractive alternative to overdraft fees. Heritage Bank offers a number of options that let customers use the money in their own account or from a pre-approved Line of Credit to cover checking account transactions in case of emergency or "just in case." Ask us for additional information about the overdraft programs available to our checking account customers.

Heritage Bank offers a number of overdraft protection programs for the benefit of our customers

No one likes to bounce a check or have an electronic payment returned. For the occasional emergency or accounting error, we offer a number of overdraft protection programs to help give you peace of mind. If you qualify, all three types of protection (or a combination of the three) can be applied to your accounts. For more information on these programs, please call 800.455.6126 or visit a branch.

Important Links

[Contact Us](#)

[Branch Locations](#)

[Overdraft Options](#)