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An *overdraft* is the act of writing a check for an amount greater than the balance of the account. With overdraft protection service, a financial institution will honor a check written by you even if it exceeds your account balance. Banks normally charge a \$25 or higher fee for each overdraft. Customers can avoid overdrafts by managing their accounts well.

Although overdrafts are not encouraged, some banks offer overdraft protection. This involves automatically moving money from the customer's savings account to the checking account to cover the amount of the check. You can ask the bank about its policies as well as its fees or charges for this service.

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Upon your request, a financial institution will refuse to honor a check you wrote. This service is useful if a check is lost or stolen and you want to prevent others from cashing it. Stop payment is also useful when you have a grievance concerning goods or services paid for by check. A charge generally applies for this service, but it may be well worth the cost.

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JA Banks



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