

Overdraft Protection

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.

Stop Payment

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.

Drive-Up and Mail-In Services

Many financial institutions offer customers the convenience of making deposits and withdrawals by mail or at drive-up windows. Drive-up banking may even be available at times when the lobby is closed.

Safe-Deposit Boxes

Some financial institutions rent boxes in their vaults for the storage of valuables. Jewelry, birth records, insurance policies, and other important items are often kept in safe-deposit boxes. This is an important feature if you need a safe location for valuable or irreplaceable items. Rental charges for these boxes vary.

Financial Counseling and Special Programs

Specialized services may include a trust department, tax reporting assistance, and financial planning. Additional offerings may include money market funds, and mortgage loans. There may be associated fees.

Personal Checking Accounts

When earning a regular income, the first financial service many people need is a checking account. It offers a safe place to keep your money. It provides a convenient way to buy goods and services and pay bills, 8-4. It provides a record of deposits and receipts of payments. Responsible use of checking accounts aids in money management. It also helps you build a sound credit rating.

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