



## Try these 6 tips to avoid overdraft fees

Nobody's perfect. Even a minor miscalculation when balancing your account can leave you short on the funds you need to cover your transactions. If you make a purchase that exceeds your account balance, you're likely to incur an Insufficient Funds Fee, also referred to as an Overdraft Fee. Fortunately, there are steps you can take to help prevent overdrawing your account.

### Online and Mobile Banking

Stay up-to-date with your accounts 24/7 using Online and Mobile Banking.

### Text Alerts

Set up text alerts in Online Banking to receive notifications on your account status and activity.

### Automatic Payments

Setting up automatic payments on your recurring bills is a great way to keep track of how much money you have available to spend.

### Avoid Miscellaneous Fees

Visit one of the ATMs in our surcharge-free network, or use your debit card to get cash back at the register when you shop.

### Linked Savings Account

When the funds in your checking account are insufficient to cover your transactions, funds from your savings account, if available, are automatically transferred into your checking account.\*

### Linked Line of Credit

Linking a line of credit as your primary source of funds in case of overdraft is a way to avoid both overdraft and transfer fees.\*\*

[Read The Full Article](#)

\*Transfer fees apply. Refer to the Schedule of Products and Fees for current fee information.

\*\*Interest will accrue on the balance borrowed from your line of credit until it's repaid.

## Get help on your taxes from a live CPA or EA

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## IRA Basics Webinar

Tuesday, February 13, 12:00-1:00 pm CST

Headed in the right direction with your IRA? As you plan for retirement, you're faced with many choices. Sometimes you take the right road. Sometimes you don't. Here's an opportunity to take the right road and steer toward your personal retirement goals using IRAs.

You'll learn the answers to your IRA questions, including:

- What's the difference between traditional and Roth IRAs?
- How do I decide which type of IRA is right for me?
- How much can I contribute to an IRA?
- When can I withdraw from my IRA for retirement income?
- Should I consider a rollover into an IRA?\*
- How will an IRA fit into my overall retirement plan?

Join us from the comfort of your home or office!

[Register to Attend Today!](#)

\*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

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