



## Tips to Avoid Overdrafts and Non-Sufficient Funds

Writing checks or using your debit card against non-sufficient funds (NSF) can be embarrassing and costly. If the checks are returned, there may be additional charges from the payee. At Century Bank of Georgia, we understand that anyone can make a mistake. That is why Century Bank of Georgia has an "Accidents Can Happen" policy. After all, we are all only human!

Recognizing that "Accidents Can Happen", we pledge that we will not charge our customers an NSF fee under the following conditions:

- If you have not had an NSF check in the last year
- If the item presented for payment is \$5.00 or less
- If the resulting overdraft is \$5.00 or less

The fee for each item presented for which there was non-sufficient funds is \$33.00. An overdraft can be created by check, in-person withdrawal, or other electronic means.

We believe in treating our clients as we would like to be treated. We have developed our accounts to help you have better access to your funds and to have up-to-date information, literally at your fingertips. The following are some important tips to help you avoid even an inadvertent overdraft and to minimize the potential impact of overdraft fees. Please feel free to contact your Century Bank branch if you would like more information or help in signing up for any of our tools. We want to be YOUR bank!

Tips to managing your money more carefully and reducing the chance for overdraft fees

- Record your transactions regularly, updating your balance and balancing your bank statement monthly. We have many tools to help you do this, including our **Online Banking System**, which allows you to access your account information, real time from your personal computer. And of course, you can pick up an account register at any Century Bank of Georgia branch at no charge.
- Sign up for free **e-Statements** and your monthly bank statement will be conveniently and securely delivered to your e-mail in box. Not only are you helping the environment, but eliminating the chance of mail theft and your statement will be delivered days earlier than by the US postal system.
- Download our **Mobile Banking** application to your Smartphone, iPhone, or Android device. It provides real time account balances, cleared checks and debit card payments, as well as the ability to transfer to and from your other Century Bank of Georgia accounts. It's your money – know what you have, anytime, anywhere.
- Sign up to receive **Text or e-mail alerts**. This service will send a text or an e-mail for important events, such as when your account drops below a customizable pre-determined amount or if your account is overdrawn.
- Sign up for Century Bank **BillPay**. With our BillPay product, you can easily control when your money leaves your account to pay any of your bills. BillPay helps you not to forget and saves you time and money eliminating stamps and trips to the post office. It is safe, secure and quick!
- Utilize our **Quicken/QuickBooks** feature to help you balance your account anytime during the month. This service provides an automated download to complete your Quicken/QuickBooks register, helping you with both balancing and maintaining your spending information for your budget.
- Utilize our **24/7 Touchtone Banking** (1-877-822-2686). Our Touchtone Banking provides you account balances, cleared checks and debit card payments, as well as the ability to transfer to and from your other Century Bank of Georgia accounts.
- Open a savings account and link it to your checking account as **Overdraft Protection**. You can make online transfers between accounts free of charge, either through online banking on your computer or Mobile Banking on your Smartphone. If you inadvertently forget to make a transfer, our system will automatically make the transfer for you to cover an overdraft for a fee much lower than an NSF charge.

Lastly, if you do have an accidental overdraft, when a check or debit card transaction is presented against your account without sufficient funds, we review your account history, the status of other accounts you have with us, the amount of the potential overdraft, and the type of transaction. While we cannot promise to automatically pay an item that is presented, we do endeavor to assist our clients by honoring occasional, inadvertent and nominal overdrafts. We typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

We look forward to serving you!

You can find more information at <http://federalreserve.gov/pubs/bounce/default.htm>.