



Managing Your Checking Account

8 Tips to Help You Avoid Overdrafts

At IncredibleBank, our #1 goal is to help you reach your financial goals. We're dedicated to providing valuable financial education to ensure you're well-informed and understand how our money-management tools can help!

Tip 1: Track Your Transactions

Always know where your account stands by recording all your transactions into a check register.

- Debit card and ATM transactions
- ATM fees
- Monthly service charges/fees
- ACH transactions
- Bill payment transactions
- Auto-transfers
- Person-to-person transactions

Don't have a check register? Visit a branch or call us at 888-842-0221!

P.S. We provide free digital access 24/7 to monitor your account. [Download our Mobile App.](#)

Tip 2: Monitor Your Account Statement

Did you know? We'll provide a printed account statement for you every month, or if you sign up for electronic statements, you'll get them up to three business days sooner.

Review your account statements every month to see the previous month's transactions and ensure there were no mistakes (fraudulent charges). Balancing your account statement with your check register is also good practice!

Tip 3: Know When Transactions Post to Your Account

Here are some transaction timelines you should be aware of:

- **ATM withdrawals** typically post within one business day, but most post immediately.
- **Point-of-sale or debit card transactions** may post within one to three business days, but some post immediately.
- **Withdrawals at the teller line** are posted to your account immediately.
- **ACH debits** will post the day you have them scheduled to be paid.
- **Bill payment** – Electronic payments are taken out on the date you choose; check payments will generally post within one to three business days of when the payee cashes it.
- **Checks** you write will generally post within one to three business days of when the payee cashes it.
- **Cash deposits and ACH credits** will post to your account immediately.

Tip 4: Know the Various Ways to Make a Deposit to Your Account

At IncredibleBank, we offer many ways for you to make deposits.

- Set up direct deposit
- Stop into a branch during lobby hours
- Swing by our drive-through windows
- Use an ATM
- Make a mobile and online deposit

P.S. Avoid overdraft fees if you bring your account positive before the end of any business day!

Tip 5: Know What Causes an Overdraft

Overdrafts happen when there's not enough money in an account to cover a transaction when it posts. Regularly overdrawing your account could result in account closure. No one wants that.

To avoid them, remember:

- Overdrafts can be caused by any type of transaction (check, debit, ATM, ACH, etc.).
- If payment is returned, you're responsible for the amount + any fees associated with it.

Tip 6: Learn About Overdraft Protection Services

We've got your back! Here are our overdraft protection services:

1. **Sweep (transfer)** moves money from another account you own with us linked to your checking account to cover overdrafts.
2. **Bounce protection** is an optional service that pays the overdraft item(s) and assesses a fee up to a pre-set limit.
3. **Opt-in:** If you want ATM and everyday debit card transactions covered, you must request this service by "opting-in." (Contact us to find out how to opt-in.)

Tip 7: Use IncredibleBank's Tools to Manage Your Account

At IncredibleBank, we offer several tools to help you monitor pending and posted transactions, check balances, make transfers, pay bills, and more!

- Free Mobile and Online Banking
- Text or Email Alerts
- Phone Banking
- Sweep Transfer Services
- ATMs (non-IncredibleBank machines may charge a fee for this service)
- eStatements

Tip 8: Reach Out if You Have Questions or Concerns!

1. Call our Customer Experience Center at 888-842-0221 (toll-free)
2. Email us at info@incrediblebank.com
3. Write us at IncredibleBank, PO Box 777, Wausau, WI 54402
4. Stop by any of our [branch locations](#)



We're always happy to help!

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