

Know your Balance Before you Write a Check!

What happens when you write a "bad check."

If you write a check and don't have the funds in your Campus Checking Account* to cover it, you will be charged a \$30 NSF (Non-Sufficient Funds) Fee by the Credit Union EACH TIME the merchant tries to get his or her money.

A merchant can submit a check multiple times for collection.

For example, if you write a check for a \$12 literature book and don't have that much in your account, the first time the check doesn't clear, your book will effectively cost \$42. If the retailer resubmits the check to us a second time, the cost becomes \$72, and so on.

In addition, your merchant can charge you a fee for writing a bad check AND charge you the fees his bank will charge him for processing the check. Your \$12 Shakespeare book could easily cost you more than \$100!

If you write a check to a merchant that is returned to them NSF, they can send the check to collections or to the District Attorney's office for prosecution, the first time. They are not required to make collections attempts themselves.

Persistent problems with negative balances can result in your account being closed and the balance owed being sent to collections.

*If you have available money in a Campus Savings Account, funds will be automatically moved to your Campus Checking up to 6 times a month for a \$5. charge per occurrence.

Your checking account balance is your business. Pick up a FREE Record Keeping Log in our Campus Service Centers to keep track of the balance in your Campus Checking Account. It allows you to record deposits and checks written so you'll always know what your balance is. You can also use DataNet, our online banking system, to check the balance in your account. Be sure to take into account items that may not have cleared yet.

Our College members have access to "Guides to Independence" on our website. The site contains online courses to help manage your money, balance a checking account, and more. If you have any questions, please contact us online or stop by any of our branch locations.



"Together, we have something special."

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For complete details and information about your accounts you are encouraged to read the "About your Credit Union Accounts" Booklet provided at account opening.