

## The best way to handle an overdraft is to not have one in the first place.

### Tips and tools to help you manage your account...your cost is just a little bit of time

- Keep your checking account register up to date. Knowing your account balance *before* you write a check or use your debit/ATM card will help you avoid overdrafts.
- Don't write a check if you don't have the funds in your account! You might be expecting a check in the mail or from your buddy to pay back a loan, but things get lost in the mail and even best buddies may not come through sometimes.
- Use our convenient and complimentary *online banking, telephone banking and mobile banking systems* to easily track your balance and transactions and to transfer funds from one account to another...all at no charge to you!
- If your employer offers it, sign up for direct deposit. Your check will be promptly deposited into your account automatically. No worries if you can't make it to the bank that day!
- Open a savings account. Set a savings goal and break that goal into monthly or weekly amounts. Set up automatic transfers from your checking account into your savings account using online banking. *Remember to deduct the transfer amounts from your register balance!* Better yet, if you have direct deposit, ask your employer if you can split your deposit and deposit an amount comfortable for your budget into your savings account. You probably won't even miss the money. But if you have a need, you can easily transfer the funds to your checking account.
- Use our online banking's *Account Alerts*. Account Alerts allow you to set up alert balances on each account and the system will send you an email once you go above or below any balance you set. For example:
  - Your account falls below \$400...an email will be sent to you which can remind you to transfer funds from your savings account to your checking account.
  - Your account goes above \$1,000...an email will be sent to you which can remind you to transfer funds from your checking account to your savings account.
- Use our online banking's *"Scheduled" Alerts*. Scheduled Alerts are one-time email alerts. You set the date the alert will be sent as well as the message. For example:
  - Send yourself a reminder of non-monthly bills a month or two before they are due so you can remember to include them in your monthly budget.
  - Send yourself a reminder of anniversaries, birthdays or other important events a couple weeks before-hand so you can remember to include related purchases in your monthly budget...and there's the bonus of no more last-minute gift buying!

**We appreciate your business and your trust. We are here to help.**

If you have questions or would like help signing up for any of the services mentioned on, please contact us at 1-888-275-3434 option 3 or chat with us online at [www.intermountainbank.com](http://www.intermountainbank.com).

