

Important Overdraft Information

Because of a recent change in government regulations, the way that your account functions is changing. Currently, our standard overdraft protection will pay your checks, ATM debit card and electronic transactions, at our discretion, even when you don't have enough money in your account to cover the transaction.

Effective August 15th, we will decline any transactions that you attempt with your debit card if your available balance is not sufficient to cover the transaction, unless you specifically tell us to honor them. If you have an unexpected emergency, like a highway tow or health care co-pay, and your debit card is declined, you will need an alternative way to pay for these services. There is no fee if you don't use this service; however, our regular \$30.00 overdraft fee is charged each time that you do. If you don't bring your account to a positive balance within 5 business days, there is an additional \$5 per day fee.

If you choose to decline our Courtesy Overdraft Service for your ATM withdrawals and debit card purchases, Financial Trust will **decline** your debit card transactions, including purchases and ATM withdrawals, if you do not have sufficient funds in your account to cover the transaction. You will have to complete your transaction using an alternative form of payment.

Avoiding Overdrafts and Fees

The easiest way to avoid overdrawing your account is to manage your funds responsibly. Be sure to record all your transactions in your checkbook register, including ATM withdrawals and debit card purchases. Keep an eye on your account balances and review your statements on a monthly basis. On-line Banking and Telephone Banking (Audio Response line) are available 24/7 for updated balance information.

Please contact a Member Service Representative at one of our branches if you would like Financial Trust to authorize and pay overdrafts on your ATM and debit card transactions.

West Seneca Branch
4257 Seneca St.
West Seneca, NY 14224
(716) 674-2197

Harlem Road Branch
3333 Harlem Rd.
Cheektowaga, NY 14225
(716) 831-3007