



An **IMPORTANT CHANGE** That May Affect Your Account

Dear Clients and Friends:

The National Automated Clearing House Association (NACHA) is implementing a change on September 15, 2017, that may affect your bank account. This change, called Same Day ACH, means that electronic credits and debits may be processed on the same day that they are authorized by you. Same Day ACH processing applies to all financial institutions.

What This Means To You

If you are receiving an electronic payment, this system may allow you to receive your money more quickly.

If you are making a payment or a purchase by writing a check, using a debit card, or paying bills online or over the phone, your money may leave your account more quickly than it did in the past. For example, if you pay a bill by telephone in the morning, the funds may clear from your bank account before 5 p.m. the same day.

Some Tips To Help You Be Prepared

- Get in the habit of planning for funds to clear at the time you make a payment or purchase.
- Monitor your checking account balance to make sure that sufficient funds are available in your account before you make a transaction. We offer easy to use tools to help you monitor your account online or via a mobile device. We can also assist you in making mobile deposits.
- Managing your account balance to support your spending can help you avoid any unexpected fees for overdrafts.