

Checking Account Management

# Better checking practices



# Take a proactive approach to your account

Today's technology gives us so many convenient payment methods that it can be easy to overdraw on a checking account or incur unexpected non-sufficient funds (NSF) fees when we don't keep up with our transactions. Because your financial well-being is important to us, here's some information to help you better manage your checking account.

## What is a Non-Sufficient Funds Fee?

An NSF fee is charged to your account when you write a check or make a purchase when sufficient funds are not available in your account to cover the transaction.

## Track your transactions

No matter how many transactions you make on your checking account each day, it's important to keep track of them all. Our Online and Mobile Banking systems make it easy for you to do so with email alerts, online statements, access anytime to your account balances and more!

To ensure you know when a transaction occurs on your checking account, enroll in our Online Banking and sign up for free email alerts. You can set up your email alerts to send you an email whenever a deposit, payment or withdrawal occurs on your checking account. You can also set up alerts when your account reaches a certain

balance. This will allow you to keep track of your current balance and avoid NSF fees.

If you're on the go, download our mobile app and take advantage of our Mobile Banking services. Enjoy on-demand conveniences that allow you to review balances, transfer money, locate free ATMs and more – all from our free TCU iPhone® app and Android® app or from your internet-enabled smartphone.

It's also a good practice to review your monthly statements for accuracy as well to ensure there are no unauthorized transactions. When you sign up for Online Banking and enroll in E-statements, your monthly statements are available for you to review when you want to. If you keep a checking register, you can compare your register against your checking account statement to be sure your balance is accurate.



## If you're overdrawn

Make a deposit as soon as possible to cover the overdraft amount and fees. Depositing money into your account promptly can help you avoid additional charges.


We offer overdraft protection on your checking account to help you avoid NSF fees. If you overdraw the balance of your account, money will automatically be transferred from the account you select to link as overdraft protection. There is a \$5 fee each time a transfer is made.


Link your TCU checking account to your savings account, credit card or personal line of credit.

We'll automatically transfer money from your savings in increments of \$100. We'll transfer in increments of \$100 from your credit card or personal line of credit up to your available credit to cover items that overdraw your account.

You'll be covered for your checks, payments, ATM or Visa® debit card purchases.

To avoid the \$5 transfer fee for overdraft protection, log on to Online Banking at [www.traviscu.org](http://www.traviscu.org) to transfer funds from any of these accounts into your checking account before an overdraft occurs. Federal regulation does not permit more than six of these electronic transfers per month. There is no limit on transfers made through the ATM.

 Get access to your account anytime with **Call-24 phone banking** (707) 449-4700 or (800) 578-3282

 Log in to **Online Banking** at [www.traviscu.org](http://www.traviscu.org) to view your transactions

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## **Mailing & Shipping**

### **Mailing Address**

Travis Credit Union  
P.O. Box 2069  
Vacaville, CA 95696

### **Deposits & Loan Payments Only**

Travis Credit Union  
P.O. Box 8000  
Travis AFB, CA 94535

### **Shipping & Overnight Mail**

Travis Credit Union  
One Travis Way  
Vacaville, CA 95696

## **Account Access & Information**

### **Web Site Address**

[www.traviscu.org](http://www.traviscu.org)

### **Call-24 Phone Banking**

(707) 449-4700 or (800) 578-3282

## **Member Service Center**

### **Account Assistance and Information**

(707) 449-4000 or (800) 877-8328

### **PhoneLoan™**

(707) 451-5350 or (800) 877-8328

### **Home Loan Center**

One Travis Way, Vacaville, CA 95687  
(707) 469-2000 or (888) 698-0000

### **Check Fraud Information**

(707) 469-4384 or  
(800) 877-8328, ext. 4384#

### **Debit/Credit Card Fraud Information**

(707) 449-4000 or (800) 877-8328

Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo county is eligible to join. Certain membership eligibility requirements may apply.

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