

## WAYS TO AVOID COSTLY OVERDRAFT FEES IN AUTOMATED OVERDRAFT PROGRAMS

### WATCH YOUR BALANCE

The best way to avoid overdrafts is to watch your account balance - track the money you deposit into and withdraw from your account. You can do this on a paper check register or electronically. Remember to track checks, ATM withdrawals, purchases you make with your debit card, bills that get debited electronically from your account and any fees charged to your account. BancFirst offers the free use of Money Management to our Personal On-line Banking customers. This financial management tool allows you to manage all your accounts, even those at other financial institution, in one easy-to-use place. It also may be a good idea to keep a cushion of funds in your account to help prevent unintended overdrafts.

### OVERDRAFT PROTECTION

#### LINK YOUR CHECKING ACCOUNT TO A SAVINGS ACCOUNT

If your BancFirst checking and savings accounts are linked and you do not have enough money in your checking account to cover a transaction, BancFirst will transfer funds from your BancFirst savings account to your checking account to cover the difference. This can save you money over other overdraft programs. But, this option is useful only if you have enough money in the linked savings account to cover the entire transaction. To link your accounts, talk to a BancFirst representative.

#### HOME EQUITY LINE OF CREDIT

If you're a homeowner, the advantages of our Home Equity Line of Credit may fit your needs to help cover overdrafts. You can borrow up to 100% of the equity in your home, and you have access to your funds with the ease of a check or your line can be used as overdraft protection. Your line of credit can be advanced and paid down like a credit card. However, unlike a credit card, interest can sometimes be tax deductible! Consult a tax advisor regarding the deductibility of interest. To apply for a Home Equity Line of Credit, talk to a BancFirst representative.

#### COMMAND CASH

A Command Cash Line of Credit saves the embarrassment of returned checks by automatically transferring money from your line of credit to your checking account in case of an overdraft. To apply for a Command Cash Line of Credit, talk to a BancFirst representative.

#### OVERDRAFT PRIVILEGE

For eligible accounts, Overdraft Privilege is available for unforeseen circumstances if your account balance does not have sufficient funds to cover a transaction. We strive to pay items that are presented, however Overdraft Privilege is discretionary and limits are variable and may change daily based on your account status. Overdraft Privilege is designed to cover short-term financial needs if your account were to become overdrawn, and there is no charge unless Overdraft Privilege is utilized. If you do not wish for Overdraft Privilege to be available for your account, talk to a BancFirst representative.

### What should I do if I have a problem?

If you have a concern about your account, contact the BancFirst in your community.

To learn more about smart ways to manage your money, complete the FDIC Money Smart financial education program online through [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart) or call the FDIC's Consumer Assistance Line at

1-877-ASK-FDIC (1-877-275-3342) or visit [www.fdic.gov/consumer](http://www.fdic.gov/consumer).

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