

Managing your Alaska USA account

Managing and keeping track of your account helps to avoid overdraft situations. Here are some tips to help you.

Know your options.

Make sure you've established an overdraft protection plan from your savings, money market or credit line in case of a shortfall in your checking account. You can sign up at a branch or call the Member Service Center.

Know the difference.

Overdraft services are different from an overdraft protection plan. Here is how they work:

- An **overdraft protection plan** is a part of your Alaska USA account that you can choose to add at any time. It is designed so that if you do not have sufficient funds in your checking account to cover a transaction, funds will be transferred from a related savings, money market or credit line.
- **Overdraft services** are provided at the discretion of Alaska USA. When a transaction would overdraw your account, Alaska USA can authorize and pay it. However, after July 1, 2010, Alaska USA cannot authorize and pay debit card transactions in this way if you do not provide your consent.

Know your account balance.

The best way to avoid an overdraft is to keep track of the money in your account. Alaska USA members have many ways to do this:

- UltraBranch – Check your balance anytime from your computer, web-enabled phone/PDA, or by touch-tone phone (258-7228, (888) 258-7228 outside Anchorage).
- ATM account inquiry – Check your balance at an ATM.
- Transaction register – Use a paper transaction register to track your deposits, purchases, and cash withdrawals.

Set up e-mail alerts.

Log in to UltraBranch and set up an alert to receive a notice when your account balance falls to a certain amount. (Click "Edit" in the Alerts and Messages box after you log in.)

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