

# RADIO ROUNDUP

a collection of features, oddities,  
and helpful tips



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107 WORDS, 30 SECONDS

## MANAGING YOUR MONEY: OVERDRAFT PROTECTION

OVERDRAFT PROTECTION CAN COVER YOU WHEN YOU EXCEED YOUR BALANCE, BUT ASSOCIATED FEES CAN ADD UP QUICKLY. NEW FEDERAL RULES PROHIBIT BANKS FROM AUTOMATICALLY ENROLLING YOU IN OVERDRAFT PROTECTION FOR A-T-M OR DEBIT CARD TRANSACTIONS, SAYS THE COMPTROLLER OF THE CURRENCY. CHOOSING NOT TO OPT IN TO THESE PROGRAMS MEANS NO OVERDRAFT FEES, BUT IT ALSO MEANS A-T-M AND DEBIT CARD TRANSACTIONS THAT EXCEED YOUR ACCOUNT MAY NOT BE APPROVED. UNDER THE NEW RULES, BANKS MAY STILL AUTOMATICALLY ENROLL YOU IN OVERDRAFT PROTECTION FOR CHECKS AND AUTOMATIC BILL PAYMENTS. LEARN MORE AT [HELP-WITH-MY-BANK-DOT-GOV](http://HELP-WITH-MY-BANK-DOT-GOV).