

MANAGING YOUR CU ACCOUNT

Being able to manage your credit union account is key to financial success. Knowing how your money is going in and out of your account helps you know how much you have to spend or save. Below are some suggestions to better handle your account and keep it in good standing.

- **Always know your balance**

It's always important to know your balance. If you know what is in your account you are less likely to overspend, overdraft, and know if you need to make a transfer into your account before a transaction.

Here are a few ways to easily find your balance:

- Download the LLCU App or utilize online banking at llcu.org
- Ask for your balance at your nearest branch
- Request your balance from an ATM

- **Avoid Paying Fees**

Overdrafting and paying overdraft fees can become expensive quickly! Maintaining a positive balance is the only way to avoid these disruptions and fees. It's suggested to keep a cushion amount of money in your account, instead of spending till you hit zero, that way you'll hopefully be covered if you don't have the right balance in mind or have an unexpected transaction.

- **Automate Deposits, Payments, and Transfers**

Adding automation can make banking a breeze. It's likely that your current or future employer will want to pay you with direct deposit. This option allows your paycheck to come straight to your account. No need to stop at the credit union to deposit your check! You can also automate and make your bill payments in one spot with online BillPay. Having all your bill payment information in one place is a great time saver. Lastly, you can set up automatic transfers within your accounts. Doing this can encourage savings and can prevent you from missing a loan payment.

- **Set up Alerts**

Setting up alerts for your accounts could be a great option for you! You can set email or text alerts to notify you when money goes into or out of your account or you can even set up alerts for when your balance is below a certain amount. Doing this can prevent you from overspending if you aren't paying attention to your balance.

If you ever have questions on managing your accounts, suspicious transactions, or fees you've acquired you can always speak with an LLCU member service representative or financial counselor. It's our job to help you!

