

Effective September 15, 2017, changes to the rules governing the processing of Automated Clearing House (ACH) transactions will go into effect. These changes will impact electronic credits and debits, (including checks that are written by you and have been converted into electronic items) which may clear your account on the same day in which you authorize them. This change will result in a faster payment system, which may benefit you when receiving a payment, but it may also greatly reduce the period of time between the time you authorize a payment and the time it clears your account. This change applies to all financial institutions, as well as to merchants and vendors that offer ACH services and to all account holders that receive ACH transactions.

This change will make it more important than ever to ensure that you have available funds in your account prior to authorizing an electronic payment and/or writing a check that may be processed electronically. Doing this will assist you in avoiding costly overdraft and non-sufficient funds fees.

Bank of Commerce offers several tools to assist you in managing your accounts and available balances, such as:

- Online Banking
- Mobile Banking
- Mobile Deposit
- iVoice Telephone Banking
- Low Balance Alerts
- Funds Transfers
- Bill Pay

Thank you for making Bank of Commerce your *bank of choice*. Please don't hesitate to contact us at 800.421.2575 with any questions or concerns.



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