

# Check@5

## End-of-Day Account Balance Checks



### Why Check@5?

Payments are moving faster in today's world thanks to Same Day ACH, real-time payments, and other forms of faster payments. This means that when you spend money, it may move more quickly from your account. When you Check@5, you will stay up-to-speed on your balance, so you're clear on what you have to spend.

### What's changed?

Today, all payments are moving faster, from same-day to real-time. Practically, that means money is going to move into and out of your account with increasing speed. For example, payments for purchases you make at a store may be pulled from your account on the very same day, shortening the time frame for "pending" transactions. And when it comes to real-time payments, money could transfer out of your account faster still.

So, get into the habit now of **checking@5**, at a minimum, to stay up-to-speed on your account balances so you're clear on where you stand.

### What do I need to do?

Start **checking@5** today, at a minimum, to stay up-to-speed on your account balance. Use your financial institution's tools—like account alerts—to stay on top of your available funds. Check with your financial institution or contact its customer service department to learn more about the services offered.



For more information on **Check@5** or to share specific input or needs, contact us at [info@neach.org](mailto:info@neach.org).

[www.neach.org/check@5](http://www.neach.org/check@5)