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Account Balances and Memo Postings

Two different account balances are disclosed, depending on how and where the inquiry is made (in the bank, at ATMs, on Telebanking and on DSB Online). Here are the balance definitions:

A **current balance** is the balance that is posted to your account as of 4 p.m. the previous business day. This may also be called a “ledger” balance on some ATM screens.

An **available balance** includes your current balance plus or minus any electronic transactions or postings that have taken place since 4 p.m. the previous business day. These electronic transactions include ATM transactions and ATM surcharge fees, Memo Posted Transactions, online banking transfers, Direct Deposit and/or Direct Debits (such as automatic payroll and Social Security deposits).

<i>Inquiry Point</i>	<i>Type of balance provided</i>
<i>DSB Tellers</i>	Available balance
<i>DSB</i>	Two balances are given on inquiries for checking and savings accounts: The first is <i>Telebanking</i> /the current balance, and the second is the available balance. Current balances
<i>DSB Online</i>	only are provided on account inquiries for CDs, IRAs, and loans.
<i>ATMs</i>	Available balance is printed on receipts (a “ledger” balance may also be displayed on some ATM screens).

Memo Posted Transactions

Instant crediting and debiting of your “Available Account Balance” takes place on certain types of memo-posted transactions at DSB teller stations, drive-up lanes and through electronic transfers. The transactions types affected are:

- Deposits brought to any DSB location during regular banking hours
- Checks cashed during regular banking hours
- Electronic postings to accounts through preauthorized ACH debit or credit
- ATM cash withdrawals
- Funds transfers called in and done through any online service

Deposit receipts are printed with your account number and the available memo balance that is calculated as a result of your transaction. You can request that the available memo balance not be printed on your receipt. We recommend that you safely guard and secure these deposit receipts.

If you have questions on memo postings, ask any DSB teller.