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Jan 14, 2011 · A positive balance on a checking account or similar checking account without an adequate deposit can be dangerous. Although the account may not appear overdrawn, you may suffer a loss if any of the following situations occur: If you can't write a check, your account is overdrawn. For more information on checking accounts and overdrafts, call our customer service number at or visit our Web site at. Balance A balance is the difference between the money you have in your account and the money you owe. The phrase "my checking account is overdrawn" means that you do not have enough money in your account to cover all of your current or future obligations. If you can't write a check, the balance will probably be negative. How does a checking account work? A checking account is a bank account. This means that money you deposit goes into your account and you can withdraw money from your account whenever you want. At the end of the day, the balance in your checking account represents the amount of money you have left over after all your withdrawals. How do I check my checking account balance? In order to check your checking account balance, you need to contact your bank to request your bank statement. Most banks send you your bank statement around the fifteenth of each month. Once you get the statement, you should be able to find your account balance by looking at the bottom of the statement. How often should I check my checking account balance? Your bank has specific rules regarding how often you should check your checking account balance. The best time to check your checking account balance is before you withdraw money. If you withdraw money from your account and you do not have enough money in your account, the bank will debit your account for the amount you withdrew. Does my checking account have a balance? In order for your checking account to have a balance, you need to have money in your account. When you make a deposit, the amount of money you deposit will be added to the balance in your checking account. When do I need to make a deposit? In order for your checking account to have a balance, you need to have money in your account. When you make a deposit, the amount of money you deposit will be added to the balance in your checking account. I deposited money into my checking account but it was never deducted from my checking account balance. This is possible if you forgot

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