

# An Important Notice to our Customers

## **IMPORTANT CHANGES TO ELECTRONIC (ACH) WITHDRAWALS**

Effective September 15, 2017, electronic (ACH) withdrawals may be processed on the same day that they are authorized. This change is being initiated by NACHA (National Automated Clearing House Association), and all banks are required to comply with their new rules.

Because there may not be a delay between when you initiate a transfer and when it is processed, we advise you to make sure you have sufficient funds available whenever you authorize an electronic withdrawal. Examples of this type of transaction may include insurance payments, utility bills, and credit card payments.

To monitor your account in real time, Lowell Five offers free services like online banking and mobile banking. As always, don't hesitate to contact us at 978-452-1300 or [info@lowellfive.com](mailto:info@lowellfive.com) with any questions or concerns.

