# Never miss a beat!!!!

Stay ahead of your account by signing up for the Merchants Commercial Bank eAlerts. Receive real-time text or email alerts for balances, loan payment due dates, low balance alerts, deposits, withdrawals, and much more. Contact the client care team to sign up or learn more about eAlerts.

| Alert | Additional alert information |
|---|---|
| Low Balance | An alert is sent when a withdrawal brings the available balance below the requested amount. An alert is also sent when the end of day balance is below this amount. |
| High Balance | An alert is sent when a deposit brings the available balance above the requested amount. An alert is also sent when the end of day balance is above this amount. |
| Balance Alert | An alert is sent containing the end of day balance for the account once per day. |
| Loan Balance | An alert is sent containing the end of day principal balance for the loan. |
| Withdrawal Transaction – Checks and Miscellaneous | An alert is sent each time a check or miscellaneous withdrawal occurs above the requested amount. This alert is not sent for ATM, debit card, direct charge or electronic (ACH) withdrawals. Separate alerts can be selected for those transactions. |
| Deposit Transaction – Excluding ACH | An alert is sent each time a deposit occurs above the requested amount. This alert is not sent for electronic (ACH) deposit transactions. A separate alert can be selected for electronic (ACH) transactions. |
| ACH Electronic Deposit | An alert is sent each time an ACH electronic deposit occurs above the requested amount. |
| ACH Electronic Withdrawal | An alert is sent each time an ACH electronic withdrawal occurs above the requested amount. |
| ATM Withdrawal - InterCept | An alert is sent each time an ATM withdrawal occurs above the requested amount. |
| ATM Withdrawal - Other | An alert is sent each time an ATM withdrawal occurs above the requested amount. |
| Direct Charge | An alert is sent each time a direct charge occurs above the requested amount. |
| Debit Card Charge – InterCept | An alert is sent each time a debit card charge occurs above the requested amount. |
| Debit Card Charge – Other | An alert is sent each time a debit card charge occurs above the requested amount. |
| Returned Deposit | An alert is sent each time funds previously deposited to the account have been returned to [FI NAME] unpaid. Alert trigger based on completion of the HORIZON Chargeback Processing. |
| Loan Payment Received | An alert is sent after daily processing each time a payment is posted to the loan account. |
| Insufficient Funds (NSF) Today | An alert is sent when a check or ACH electronic payment is returned as unpaid due to insufficient funds. This alert is triggered upon completion of exception processing. |
| Overdrawn Account | An alert is sent once per day when the account is overdrawn. Bank will send daily alerts until the account is brought positive. |
| Loan Payment Due | An alert is sent after daily processing based on a bank-defined number of day before the due date as a reminder that a loan payment due date is approaching. |
| Past Due Payment | An alert is sent after daily processing when a loan payment is past |
| Rate Change on Loan | An alert is sent after daily processing when a rate change has occurred for the loan. |