

# CUT-OFF TIMES TREASURY MANAGEMENT SERVICES



## FRAUD SERVICES

### **CHECK AND ACH POSITIVE PAY**

- Upload check issue file to InBusiness Online Banking or via secure file transfer by 11:59 p.m. CT the business day before issuing your checks.
- Decisions must be made by 1:00 p.m. CT.
- When uploading a check file, items are available next business day for teller verification.

## INBUSINESS ONLINE BANKING

**IMPORTANT: Cut-off times apply to transaction origination and approval.**

### **WIRE TRANSFERS**

| Type                      | Time         |
|---------------------------|--------------|
| In-person                 | 3:00 p.m. CT |
| Online                    | 4:30 p.m. CT |
| Via phone with secure PIN | 4:00 p.m. CT |
| Incoming Wire posting     | 5:00 p.m. CT |

### **ACH ORIGINATION**

| Type   | Time   |
|--|--|
| Online   | 7:00 p.m. CT, the day prior to effective file date |
| Same Day ACH   | 12:00 p.m. CT, the day of the transaction          |
| NOTE: Recurring ACH – if you schedule a recurring payment and the date falls on a weekend or holiday, the payment will be made on the next business day. |  |

### **ACCOUNT-TO-ACCOUNT TRANSFERS**

| Type                              | Time         |
|-----------------------------------|--------------|
| Through InBusiness Online Banking | 7:00 p.m. CT |

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## **eDEPOSIT**

| Type  | Time   |
|---|--|
| Same Day Ledger Deposit   | 6:00 p.m. local time                           |
| Deposits will batch post in InBusiness Online Banking at the following times: | 10:00 a.m. CT<br>12:00 p.m. CT<br>3:00 p.m. CT |

## **MOBILE REMOTE DEPOSIT**

| Type   | Time                 |
|--|----------------------|
| Same Day Ledger Deposit  | 6:00 p.m. local time |
| NOTE: Mobile deposits may be subject to holds, but funds are generally made available the next business day. |                      |

## **BILL PAY**

| Type   | Time         |
|--|--------------|
| Same Day Processing  | 3:00 p.m. CT |
| NOTE: Your account will be debited on the chosen due date. |              |

## **TRANSACTION HISTORY**

- eDeposit – 30-day history of checks deposited and deposit activity reports
- Check Images and Deposited Items – 18-month history in InBusiness Online Banking
- Online eStatements – 24 months (statement cycles)
  - If your account receives a monthly statement, you will have the ability to access up to 24 months.
  - If your account receives statements more frequently than monthly, you will have the ability to access 24 statements total, rather than 24 months' worth.
- Wire/ACH Activity Center – minimum of 18-months history
  - Originated Wire
  - Originated ACH
  - Funds Transfers
  - Stop Payment