



Business Online Banking Services Cut Off Times

ACH Transfer*

Same Day 7:45 AM CST Cut Off
(Funds Settle around 12:00 PM (Noon) CST)

11:45 AM CST Cut Off
(Funds Settle around 4:00 PM CST)

2:00 PM CST Cut Off
(Funds Settle around 5:00 PM CST)

Next Day 3:45 PM CST

Bill Pay..... 3:00 PM CST

Remote Deposit Capture 3:00 PM CST

Wire Transfer 4:15 PM CST

Positive Pay

Outstanding File Submission Anytime

Exception File Processing Between 7:00 AM and 11:00 AM CST

Remote Deposit Capture Operating/Browser Requirements

Operating System

Windows 8.1 / 10

macOS Sierra/High Sierra or Mojave

Compatible Browser

Internet Explorer 11 or Google Chrome

Google Chrome

Supported Browsers

Microsoft Edge (Legacy/Chromium), Internet Explorer 11, Firefox, Safari (Apple/Mac), and Google Chrome

Except as otherwise stated on the System website or in the Account Agreement governing Company's Accounts, a transaction completed through the System before the Processing Times listed above on a Business Day (Monday - Friday (excluding Saturday, Sunday and legal holidays)) will be posted to the Company's Account that day unless a processing exception occurs. All transactions completed after the transaction Processing Time on a Business Day or at any time on a Non-Business Day, will be posted on the next applicable Business Day. Transferred funds will be available for withdrawal on the Business Day they are posted to the Company's Account. *ACH Processing Times will transition a file from "Initiated" to "Processed" at these times, unless an approval is needed.