



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

Positive Pay

Outstanding File Submission Anytime

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

Bill Pay 2:00 PM CST

Remote Deposit Capture 11:00 AM CST

(Funds available at 12:30PM CST)

3:00 PM CST

(Funds available at 3:30PM CST)

Wire Transfer 4:15 PM CST

Remote Deposit Capture Operating/Browser Requirements

Operating System

Windows 10 / 11

macOS Monterey 14.3.x / Ventura 13.6.x /
Sonoma 12.7.x.....

Compatible Browser

Microsoft Edge or Google Chrome

Google Chrome

Supported Browsers

**Microsoft Edge (Legacy/Chromium), 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.

