

TREASURY MANAGEMENT AND COMMERCIAL CREDIT CARD

Important Timelines and Processing Windows

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 12:00 p.m. CT 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 – one year 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

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CREDIT CARD PAYMENTS

- Payments made after 4:00 p.m. CT will be posted within two business days.
- Payments made before 4:00 p.m. CT will post the next business day.

CREDIT CARD ORDERS

- Regular Mail – 7-10 business days
- Rush Card (Priority=Express Mail)
 - Will be delivered by FedEx or UPS, whichever the card processor chooses for that area.
 - Before 1:00 p.m. CT will be delivered next day.
 - After 1:00 p.m. CT will be delivered in two business days.

CREDIT CARD STATEMENTS

- Paper statements are delivered 7-10 business days after the statement cycle date.
- PDF statements will be available within 2-3 business days online after the statement cycle date.