

## Treasury Management and Commercial Credit Card

### 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	4:00 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

#### 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
<b>NOTE:</b> 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
<b>NOTE:</b> 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

## 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.