



**Business Online Banking Services
Cut Off Times (all times local)**

ACH Transfer*

Non-Same Day 4:00 PM (Funds settle by 9:00 AM on the Settlement Day)
 After 4:00 PM (Funds settle by end of the Settlement Day)

Same Day 2:00 PM (Funds settle by 5:00 PM)

Positive Pay

Exception File Processing Decided by 10:00 AM

Bill Pay 10:00 PM (next day payment)

Remote Deposit Capture 3:00 PM

**Remote Deposit Capture
Operating/Browser Requirements**

Operating System

Compatible Browser

Supported Version of Windows Google Chrome or Microsoft Edge

Online Banking Supported Browsers

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

*ACH Processing Times will transition a file from "Initiated" to "Processed" at these times, unless an approval is needed