

Treasury Management Product Cut-Off Times & Retention Periods

Product	Cut-Off Time (CST)
ACH File Submitted & Verified <i>(the day before effective date)</i>	3:00 PM
Deposits <i>(same day credit posted)</i>	
Branch <i>(varies based on location hours)</i>	at closing
Remote Deposit	7:00 PM
ATM's	8:00 PM
Merchant Services	
Same Day Funding	3:00 AM
Next Business Day Funds Availability	4:30 PM
2 Business Days Funds Availability	11:00 PM
Online Transfers <i>(same day posting)</i>	
Business Online Banking	11:59 PM
Mobile Banking	11:59 PM
Check Positive Pay & ACH Filter/Positive Pay	
Exception Items * presented	8:00 AM
Customer Response	12:00 PM
Submit Issued Files	24/7
* Note: Exception Notification Reports are typically available by 8:00 a.m. CT. When there are no exceptions, an exception alert email is not sent.	
Stop Payments	
Business Online Banking	24/7
Wire Transfers	
Outgoing Domestic & International:	
Business Online Banking	4:00 PM
In Branch	3:00 PM
Incoming:	
Same day credit if received by	4:30 PM

Retention Periods

Business Online Banking	Retention Period
Account History	60 days
Balance and Transaction History	60 days
Approval History	60 days
Check Images	60 days
Statements	18 months
Transfer History	60 days
Deposit History	60 days
Wire History	60 days
Remote Deposit	Availability
Images:	7 years <i>optional fees apply</i>
Reports:	360 days
ACH	Availability
Reports	360 days