

PROCESSING CUT-OFF TIMES

(ALL TIMES IN CST)

ACH (same day)	12:00 pm
ACH (future dated)	4:00 pm
ACH Positive Pay Exception Decisions	2:00 pm
Positive Pay Exception Decisions	12:00 pm
Outgoing Wire	3:00 pm
Mobile Deposit	4:00 pm
Remote Deposit	5:00 pm*
Online Banking Transfers (external accounts)	4:00 pm
Online Banking Transfers (internal accounts)	8:00 pm
Online Banking Stop Payment Requests	5:00 pm
Bill Pay	8:00 pm

*Deposits received between 5:00 pm and 7:00 pm on a business day may be eligible for same business day processing subject to bank's review.