

Service Cut-Off Times



The following Cut-Off times apply to services available to our business clients. If you have any questions, please contact a Business Banking Specialist at 1.866.371.3831.

| Service/Type | Cut-Off Time |
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| ACH Origination–Business Online Banking | |
| Next Day Processing | 5 p.m. (ET) |
| Same Day ACH (SDA) | 1 p.m. (ET) |

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| Account Reconciliation/Positive Pay–Business Online Banking | |
| CK Positive Pay | 10 a.m.–1 p.m. (ET) |
| ACH Positive Pay | 5 p.m. (ET) |
| Positive Payment issue file | 8 p.m. (ET) |
| Reconciliation issue file | 8 p.m. (ET) |

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| Bill Payment–Business Online Banking | |
| Standard | 9 p.m. (ET) |
| Expedited Payments | 7:30 p.m. (ET) |
| Overnight Check Payments | 7:30 p.m. (ET) |
| Electronic Payments | 8 p.m. (ET) |

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| Business Online Banking–Other | |
| Book Transfer | 9 p.m. (ET) |
| Stop Payment | 9 p.m. (ET) |
| Loan Payment | 9 p.m. (ET) |
| Loan Advance | 9 p.m. (ET) |

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| Commercial Credit Card | |
| eZ Business Payment | 5 p.m. (ET) |
| Business Online Banking Credit Card | 3:45 p.m. (ET) |

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| Imaged Deposit Services | |
| Remote Deposit Capture | 6 p.m. (ET) |
| Mobile Deposit | 7 p.m. (ET) |

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| Wire Origination–Business Online Banking | |
| Wire transfers | 5 p.m. (ET) |
| International wire transfers | 4 p.m. (ET) |

