



Banking Operations Cutoff Schedule

All times are Central Standard Time (CST)

Transactions submitted after these deadlines will be processed on the next business day. Business days are Monday through Friday, 8:00 AM to 5:00 PM, excluding weekends and *Federal Reserve holidays.

ACH Origination	Same Day: 12:00 pm
	Next Business Day: 2:00 pm
Domestic Wires	Same Day: 3:30 pm
International Wires	Same Day: 2:30pm
ACH & Wire Disclaimer: Requests must be in <u>APPROVED</u> status by Company prior to bank's cutoff time for bank to process. International Wires may be sent in US Dollars. Please note, exchange rates and fees are determined by the receiving financial institution and any correspondent institutions they may use.	
Positive Pay Exceptions: Checks and ACH	10:00 am
Positive Pay File Uploads	3:00 pm
Positive Pay Disclaimer: Exception items not decisioned by the 10:00am cutoff time will be returned unpaid.	
Remote Deposit Capture	Same Day: 5:00 pm
Mobile Deposit	2:00 pm
Bill Pay	2:00 pm
Stop Pay on ACH or Check	4:00 pm
Sweep processing	Overnight Processing

*Observed Holidays: New Year's, MLK Jr. Day, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving, Christmas Eve (closing at noon), and Christmas Day.

Reviewed March 2026