

## Same Day ACH Debits/Credits

Same day ACH (automated clearing house) debits will become effective September 15, 2017. What this means is that any payment made by writing a check, making a telephone transfer, or authorizing a payment through a biller's website, may clear your account on the same day the check was written, the telephone call was made, or the authorization through the billing website was made.

Some of the advantages of same day ACH debits/credits is that business to business payments will settle faster; it will allow for payment of a bill on the due date, and will provide faster crediting for those customers who transfer monies between accounts.

This also means that you must make sure that the funds are in your account before any type of payment authorization is made, to avoid receiving NSF (non-sufficient funds) fees. "Float" time will essentially be eliminated.

For further explanation, please contact your trusted customer service representative.

Member FDIC/Equal Housing Lender