



How Transactions Clear

The following transactions are debited from an assigned account in the following manner however; we may at our discretion, pay a check, draft, or item and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account.

All credits will be applied before debit transactions each day:

ACH Transactions

- Smallest to Largest

Debt and/or ATM Card Transactions

- As received from Network

Checks

- Dollar Amount Smallest to Largest

Branch Transactions

- As Completed

Wires

- Outgoing – May be sent up until 2:00pm, if received after designated time frame the wire will be sent on the following business day
- Incoming – May be accepted until 4:00pm
- If requests are made after the cutoff time frame, the credit/debit will be completed the following business day

Bill Pay

- As Completed or Scheduled by the Member