



# COMMERCIAL BANK

## Commercial Bank Services Cut-Off Times

<b>BANKING SERVICE</b>	<b>CUT-OFF TIME</b>
In-Branch Transactions	End of Business Day
Online Banking Transactions	5:00pm
Telephone Banking Transactions	5:00pm
Online Banking ACH Transfers	4:00pm
Remote Deposit Capture Deposits	4:00pm
External Transfer/P2P	4:00pm
Bill Pay	3:30pm
Mobile Deposits	3:00pm
Positive Pay Decisions	11:00am

*Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Items received after cut-off times will be processed next business day.*