



Important Information regarding your Cash Management Services

- Prefunding Requirements for ACH Credit Origination - **effective September 15, 2017**
 - Collected funds must be available and will be held two business days prior to ACH Credit settlement date
 - If an ACH credit file is processed with a future date and the funds are not available on the 2nd business day before the effective date, that ACH credit file will not be processed due to insufficient funds.
 - In addition, if using Same-Day ACH, funds must be available at the time of submission
- Security Options – Cash Management customers can customize their additional layers of security, including:
 - Dual Control – requires more than one user before the transaction can be processed as determined by the customer
 - Email Notifications (ACH originated in ACH Manager only) – customer can request email notifications for any ACH files generated
 - Limits – customer can set limits for specific transactions, by user and/or transaction
 - Thresholds – customer can determine if additional approvals are required when thresholds are exceeded
- Same-Day ACH Origination
 - Rules of Same-Day ACH
 - Transactions must be initiated using ACH Manager
 - Domestic transaction (not international)
 - Transaction must be less than \$25,000
 - Must be submitted before the designated cut-off time (currently 9:30 am)
 - Additional Cost of this service – See Business Fee Schedule for fees
- Cash Management monthly service charge increasing from \$25 per month to \$35 per month