

# TREASURY MANAGEMENT

## PRODUCT CUT-OFF TIMES

Our experienced Treasury Management team supports a comprehensive line of products designed to help your business grow. Below are the standard cut-off times and retention periods for each product.

### PRODUCT

### CUT-OFF TIMES

ACH		
Online Banking		
<ul style="list-style-type: none"> <li>Standard ACH Transactions</li> <li>Same Day ACH Transactions</li> </ul>	6:30 p.m. CT 1:00 p.m. CT	5:30 p.m. MT 12:00 p.m. MT
Direct File Transfer		
<ul style="list-style-type: none"> <li>Standard ACH Transactions</li> <li>Same Day ACH Transactions</li> </ul>	6:00 p.m. CT 1:00 p.m. CT	5:00 p.m. MT 12:00 p.m. MT
Book Transfer		
Online Banking	10:30 p.m. CT	9:30 p.m. MT
Branch	Hours vary by location	
Cash/Check Deposits		
Branch	6:00 p.m. CT	5:00 p.m. MT
ATM*	4:00 p.m. CT	3:00 p.m. MT
Lockbox		
Items received are processed same day for next day funding		
Positive Pay		
Issued Files		
<ul style="list-style-type: none"> <li>Online Banking</li> <li>Direct File Transfer</li> </ul>	6:00 p.m. CT 11:00 p.m. CT	5:00 p.m. MT 10:00 p.m. MT
Exception Files		
<ul style="list-style-type: none"> <li>Customer Notification</li> <li>Customer Response</li> </ul>	10:00 a.m. CT 12:00 p.m. CT	9:00 a.m. MT 11:00 a.m. MT
RDC and mRDC		
For next day availability	8:00 p.m. CT	7:00 p.m. MT
Wires		
Online Banking		
<ul style="list-style-type: none"> <li>Domestic Wires</li> <li>International Wires</li> </ul>	4:30 p.m. CT 4:30 p.m. CT	3:30 p.m. MT 3:30 p.m. MT
Branch Request		
<ul style="list-style-type: none"> <li>Domestic Wires</li> <li>International Wires</li> <li>FX Wires</li> </ul>	4:00 p.m. CT 4:00 p.m. CT 4:00 p.m. CT	3:00 p.m. MT 3:00 p.m. MT 3:00 p.m. MT
Incoming Wires	5:45 p.m. CT	4:45 p.m. MT

### RETENTION PERIODS

Deposit Solutions	
Lockbox	Customizable from 60 days to 10 years
Remote Deposit Solutions	24 months
Fraud Solutions	
ACH Positive Pay	90 days
Check Positive Pay	90 days
Online Banking	
Account Activity	10,000 Transactions
Check Images	Up to 7 years
Stop Payments	Up to 7 years
Transfer History	Up to 7 years
Payments	
ACH History	Up to 7 years
Bill Pay	18 months
Wire History	Up to 7 years
Reporting	
ACH Returns	90 days
Company Reports	Up to 7 years
EDI	90 days
eStatements	18 months

\*Available on Image ATMs only.

Items received after the cut-off time will be processed the next business day. For assistance, please contact Treasury Support: 833.635.9291 | Treasury.Support@ifinancial.com

Treasury Management Support hours are:  
Monday - Friday 8:00 a.m. - 6:30 p.m. CT  
7:00 a.m - 5:30 p.m MT

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