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NOTICE

Beginning September 15, 2017, Automated Clearing House (ACH) debits and credits may post the same day they are created.

What's changing?

Changes to the rules for ACH credits and debits are going into effect on Sept. 15, 2017.

Currently, ACH credit transactions are posted multiple times per day, while debit transactions are only posted once.

Going forward, ACH debits will post multiple times per day. Merchants can choose to process a check you write or electronic payment you initiate on the same day that you make it. This affects ALL financial institutions.

How does this affect me?

The change will eliminate any "float" or lag time you may have had in the past between the time you made a payment and when the amount was debited from your account. Previously, ACH transactions may have taken 1-2 days to process. They will now be able to process the same day you authorize them.

What should I do?

It is important that you make sure that funds are available in your account before making any in-person, online or telephone payments to avoid Non-Sufficient Funds (NSF) and/or Overdraft charges. Checks should never be issued nor payments scheduled without funds being available to satisfy the payment.

What about my Direct Deposit?

Direct Deposits will continue to be credited to your account on the posting date set by the originator of the payment.