

The list below outlines when funds from deposits will be made available*:

ATM deposit (cash): Cash deposits are always available for withdrawal immediately after the deposit is made.

Cash deposits made by 7:00 P.M. (EST) Monday - Friday will be available immediately to cover any overdraft that occurred on the same day. Cash deposits made on a weekend/holiday will be processed on the next business day and will cover any overdraft that occurred during that same weekend/holiday.

ATM deposit (check): Deposits made by 7:00 P.M. (EST) Monday – Friday will be available the next business day. Deposits made on Saturday and Sunday will be available Tuesday.

Telephone Banking: Transfers made by 9:00 P.M. (EST) Monday – Friday will post and be available immediately. Transfers made after 9:00 P.M. (EST) on Friday are available immediately in the other account, but will not post until the next business day.

Bill Pay: Payment made by 4:00 P.M. (EST) Monday – Friday will process that day. Payments after 4:00 P.M. will process the next business day. Electronic payments will have a 2 day window and check payments have a 5 day window.

Bill Pay Expedited Payment: Payment made by 6:45 P.M. (EST) Monday – Friday will process that day. Payments after 6:45 P.M. will process the next business day. NOTE: If a payee is already being paid electronically, an expedited payment will NOT speed up the payment.

Online Banking External Transfers: Transfers made by 4:30 P.M. (EST) Monday – Friday will process immediately. Transfers made after 4:30 P.M on Friday will process on the next business day.

Online Banking Internal Transfers: Transfers made by 9:00 P.M. (EST) Monday – Friday will process immediately. Transfers made after 9:00 P.M on Friday will be available in the other account on Saturday, but will not post until the next business day.

mDeposit: Deposits made by 7:00 P.M. (EST) Monday – Friday will be available the next business day. Deposits made on Saturday and Sunday will be available Tuesday.

*Exceptions may apply. See your account agreement for full details on our Funds Availability Policy.