

# 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 12:00 p.m. CT	5:30 p.m. MT 11:00 a.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
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#### 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
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#### RDC and mRDC

For next day availability	8:00 p.m. CT	7:00 p.m. MT
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#### 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
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#### Incoming Wires

	5:45 p.m. CT	4:45 p.m. MT
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### 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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