

Get your Direct Deposit Payday Funds up to two days earlier!



Direct deposit is the fastest way to get your paycheck into your account, and now with our early direct deposit feature, you can effectively get your paycheck up to two days earlier.

Payroll funds will now be available on the day we receive the payment file, which MAY BE up to 2 days earlier than your scheduled payment date. Early access to direct deposit funds depends on the timing and submission of the payment file received from the payer.

When your direct deposit reflects pending on your account, you are able to gain access to those funds up to 2 days earlier! Simply login to your Online Banking account, and complete the following steps:

- Select ACH Transactions Pending.
- Click on the highlighted "Post Now" option.
- Accept Fee and Post: \$1.00 Service Fee.
- \$1.00 Service fee can't be paid out of the Pending direct deposit!

Haven't established your Online Banking account yet, stop in at any branch location and we can assist you with early access to your direct deposit, just as long as your funds are available!

***Government Payment schedule and funds availability may be different!**

Any questions, please contact us at (574) 294-3606 or Toll free (888) 674-0956.

Online Banking Login