



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



Pay day funds will now be available on the day we receive the payment file, which MAY BE up to 2 days earlier than the 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 the Pending direct deposit.
- Click on the "Post Now" option.
- Pay Service Fee: \$10.00 - Deducted from selected Chiphone account.

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 if the funds are available!

*Government Payments may be different!

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