

## Investors Bank Transaction Deadlines

Bank may establish deadlines or cut-off times for transactions. Instructions received after a deadline or cut-off times are deemed presented on the Bank's next Business Day. Bank may, in its discretion, accept and attempt to process Instructions after the deadline or cut-off time, but Bank will have no obligation to do so and will have no liability for deeming the Instructions received on the next Business Day.

\*cut off times subject to change by bank

### Customer Cut-off Times

<u>Customer Cut-off Times</u>	<b>Cut Off Times (ET) business day</b>
ACH Origination - COB	5:00 PM
ACH Origination - File	5:00 PM
Same Day ACH	2:00 PM
Cash Vault Deposits	3:00 PM
Electronic Transfer between Investors accounts	Real Time
Domestic Wire Transfer – Online, Phone/Fax, Branch	5:00 PM
Intl Wire Transfer	4:00 PM
FX Wire Transfer	4:00 PM
Remote Deposit Capture	10:00 PM
Mobile Deposit (COB)	10:00 PM
Mobile Deposit (Corillian)	7:00 PM
ACH Exception Decision	5:00 PM
Check Positive Pay/Issue File – direct transmission	8:00 AM - 6:00 PM
Check Positive Pay/Issue File – through Commercial	8:00 AM – 10 PM
Online Banking	
Check Pos Pay Exception Decision	1:00 PM
Stop Payments	Real Time
Smart Safe same day business deposits	7:00 PM

### Transaction Limits

International FX Wire	\$699M*	Over \$700M call wire room
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### Bank Cut-Off Times – Subject to change

Check Positive Pay Exception Notification - Online	11:30 AM
Controlled Disbursement Presentments	9:30 AM
Customer ARP Reconciliation Report	6 <sup>th</sup> business day after monthly cycle date
Lockbox File Transmission	8:00 PM
	Or as negotiated