

ACH Schedules and Funds Availability

Processing Window	ODFI Deadline	RDFI Receipt Time	Settlement	Credit Funds Availability Requirement
First Same Day ACH Window	10:30 a.m. ET	12 noon ET	1:00 p.m. ET	1:30 p.m. RDFI Local Time
Second Same Day ACH Window	2:45 p.m. ET	4:00 p.m. ET	5:00 p.m. ET	5:00 p.m. RDFI Local Time
Third Same Day ACH Window	4:45 p.m. ET	5:30 p.m. ET	6:00 p.m. ET	End Of Processing Day
Next Day ACH	2:15 a.m. ET	Throughout banking day according to ACH Operator schedule – last file 6:00 a.m. ET	8:30 a.m. ET	On Settlement Date
		If received prior to 5:00 p.m. RDFI local time	8:30 a.m. ET	9:00 a.m. RDFI Local Time



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