

C ● R E B A N K

Treasury Management Cutoff Timeframes and Service Level Agreement

As your trusted business partner, Core Bank, offers a variety of disbursement and collection payment services. Many of these services have different processing cutoff times which are important for you to know.

ACH Origination

- Next Day ACH File Transmission – 7:00pm CST (*Files are sent several times daily prior to this cutoff*)
- Same Day ACH File Transmission – 1:00pm CST

Wire Transfer

- Domestic Wires – 4:00pm CST
- International Wires –3:00pm CST *USD* | 2:00pm CST *Foreign Currency*

Positive Pay Services

- ACH Positive Pay Decision Deadline – 12:00pm CST
- Check Positive Pay Decision Deadline –12:00pm CST

Remote Deposit Capture

- Deposit Transmission Deadline – 8:00pm CST

Mobile Business Deposit

- Deposit Transmission Deadline – 8:00pm CST

Our Treasury Services Specialist Team's goal is to provide exceptional customer service within the elected timeframes, outlined below.

All service requests will be reviewed on a case-by-case scenario, items may be escalated based on priority.

Limit Increases:

- **ACH Increase**→ Same day if completed form received by 3:00pm CST
- **Wire Increase**→ Same Day if completed form received by 3:00pm CST
- **Remote Deposit Capture Increase**→ Same Day if completed form received by 3:00pm CST

Platform Troubleshooting:

- Business Online Banking→ Time will be scheduled within 1 business day
- Remote Deposit Capture→ Time will be scheduled within 1 business day
 - Onsite troubleshooting time will be scheduled within 2-3 business days

Training and Installation (existing customer):

- Business Online Banking Training→ Time will be scheduled within 1-2 business days
- Remote Deposit Capture Reinstall/Training→ Time will be scheduled within 1-2 business days
- File Mapping Assistance ACH Services→ Time will be scheduled within 2-3 business days
- File Mapping Assistance Check Positive Pay Services→ Time will be scheduled within 2-3 business days

New Account Request

- New Account will be executed within 2-3 business days (*subject to all required documentation being provided at time of request*)

****Customer responses may extend timeframe****