



Important Dates and Cutoff Times

2017 Bank Holidays

New Year's Day	Monday, January 2
Dr. Martin Luther King, Jr. Day	Monday, January 16
President's Day	Monday, February 20
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9
Thanksgiving Day	Thursday, November 23
Christmas Day	Monday, December 25

Commercial Cash Management – Important Times (All times are Eastern Time Zone)

Business Online Banking ACH Origination: Cutoff Time for File Submissions

Monday through Friday 5:00 P.M.

Saturdays, Sundays and Holidays – Files will be processed the following business day.

Business Online Banking Wire Transfer: Cutoff Time 5:30 P.M.

Monday through Friday

Saturdays, Sundays and Holidays – Wires will be processed the following business day.

Remote Deposit Capture: Cutoff Time for Deposit Items File

Remote Deposit Capture 7:00 P.M.
Monday through Friday for same business day credit

e-Business, e-Treasury & BOB Mobile Remote Deposit 7:00 P.M.
Monday through Friday for same business day credit

Saturdays, Sundays and Holidays – deposits will be credited as of the next business day.

Positive Pay

Cutoff time to submit, approve/return decisions for exception items
Business Online Banking (BOB) 12:00 P.M.

Cutoff time to submit, approve/return decisions for exception items
e-Treasury & e-Business 1:30 P.M.

Exception item lists are produced only on business days.

ACH Positive Pay

Cutoff time to submit, approve/return decisions for exception items
e-Treasury & e-Business 12:00 P.M.

Exception item lists are produced only on business days.

Controlled Disbursement Accounts (CDA)

Information regarding items to be posted for payment 10:00 A.M.

Funding Cutoff times:
Wire Funds Transfer 5:00 P.M.
Business online Account Transfer 9:00 P.M.

CDA clearing information is available only on business days.

Image Cash Letter Service (ICL)

FTP File Transmission deadline: 7:00 P.M.

Bank Check Xpress

Deadline for Check Request 5:00 P.M.

Effective January 1, 2017
Amended February 15, 2017