TREASURY MANAGEMENT CUTOFF AND RETENTION

QUICK REFERENCE GUIDE

Online Banking

Prior day account activity .... 24-month history retention
Current day account activity .... **Real time**
Online account transfers .... **Approx. 11 p.m., CT**; 24-month history retention
Alerts .... **5:30 a.m., CT or at time of instance**
Electronic statement .... 7-year history retention
Stop payment activity (expires after six-months) .... 12-month history retention

BAI2 File Transmission

Prior day account activity data delivery .... **4:30 a.m., CT**
BAI2 transaction history .... 12-month history retention

Remote Deposit Capture (Deluxe/Wausau)

Deposit cutoff time (pick up windows) .... **2 p.m. and 7 p.m., CT**
Deposit history, images, reports .... 60-day history retention

Mobile Deposit

Deposit cutoff time (pick up window) .... **7 p.m. CT**
Deposit history .... 24-month history retention

ACH Origination (ACH payments)

ACH origination – early AM window (same-day eligible) .... **7:30 a.m., CT**
ACH origination – late AM window (same-day eligible) .... **11 a.m., CT**
ACH origination – early afternoon window (same-day eligible) .... **12:30 p.m., CT**
ACH origination – mid-afternoon window .... **2 p.m., CT**
ACH origination – end of day window .... **4 p.m., CT**
ACH origination history .... 24-month history retention

Wire Transfer

Wire transfer cutoff time .... **4 p.m. CT**
Wire history (submitted through Commercial Advantage) .... 24-month history retention

Positive Pay (fraud management)

ACH positive pay exceptions delivery .... **8 a.m. CT**
ACH positive pay exception decisions .... **1 p.m., CT**; 90-day history retention
Check positive pay exceptions delivery .... **8 a.m., CT**
Check positive pay exception decisions .... **1 p.m., CT**; 90-day history retention
Check positive pay issues/voids reported .... **10 p.m., CT**
Outstanding issued items .... Until item is presented
Paid/returned item .... 90-day history retention