



ACH Same Day Processing

Effective September 15, 2017, ACH debits and credits will have the ability to post on the same day they are created. This change will affect all financial institutions, not just Fifth District Savings Bank.

What is changing?

ACH **credit** transactions are posted to your account multiple times per day, while **debit** transactions are only posted once per day. Beginning September 15, all ACH transactions, including paper checks that are electronically converted by payees, will be posted to your account throughout the day.

How does this affect me?

In the past, you may have checked your account balance in the morning and known that no more ACH **debits** would post that day. With same day processing, transactions will post to your account as they are created and authorized. ***To avoid overdrafts, funds should be in your account before you authorize any payment.***

Will my direct deposit be affected?

No. Direct deposits will continue to be credited to your account on the posting date set by the originator of the payment.

As always, please feel free to reach out to Customer Service should you have any questions.

Customer Service
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