

## **Crediting of Payments**

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. C.S.T., Monday through Friday, except for federal holidays. Payments received after the close of business or on Saturday, will be posted and credited to the account as of the next business day or as otherwise permitted by law. Payments must be made with a check, cash or money order drawn on a U.S. bank in U.S. dollars. Credit for payments made in any other manner may be delayed for up to five (5) business days.

## **Payment Information**

By Mail – Payments will be posted on the day we receive them. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check.

Bill Pay – Checks issued by Bill Pay for payment must be received by 5:00 p.m. C.S.T.

Phone – The bank will process phone payment requests from available funds in your ACBT deposit account same day if the request is made by 5:00 p.m. C.S.T.

Online banking – Payments made online at [www.amcombank.com](http://www.amcombank.com) must be made by 6:00 p.m. C.S.T.

Mobile banking – Payments made directly from your smartphone. Payments must be made by 6:00 p.m. C.S.T.

Wire – Payments must be received by 4:00 p.m. C.S.T.

Night Drop Payments – Payments made through the night drop must be received by 5:00 p.m. C.S.T.

ACH/EFT Transactions – Processed when received up until 5:00 p.m. C.S.T.