



ACH Origination Frequently Asked Questions

1. What is ACH Origination?

ACH Origination allows business members to initiate electronic transactions via their online banking account such as paying employees direct deposit, paying vendors, or collecting payments from clients.

2. How quickly are transactions processed?

If a transaction is submitted by 2 pm, it will post the following business day.

3. How do I sign up for ACH Origination?

Our Member Business Services Officer will provide an application for the service and follow up with any additional documents required for qualification which can include business financial statements. If qualified, an ACH Agreement is completed detailing the terms of the service.

4. What happens after I am qualified and sign the Agreement?

Our Member Business Services Officer will activate the service in your online banking account and provide hands-on training to utilize ACH Origination. A step-by-step manual is also provided for further reference.

5. How much does it cost?

There is a one-time set up fee of \$50 and a flat monthly service fee of \$25. You will not be charged per transaction.