



**FCB Banks will be closed Monday,
February 19th in observance of
*Presidents Day***

This may affect your ACH File Settlement, Wire Transmission, Internal Transfers and deposits made through FCB Deposit Express. Please make note of the cut-off times listed below and allow an extra day for settlement of ACH transactions.

ACH File Settlement

	Normal Settlement	Submit By	For Settlement On
Credit Files	Monday, February 19 th	Wednesday, February 14 th before 4:00 pm	Friday, February 16 th
Debit Files	Monday, February 19 th	Friday, February 16 th before 4:00 pm	Tuesday, February 20 th
Credit Files	Tuesday, February 20 th	Thursday, February 15 th before 4:00 pm	Tuesday, February 20 th
Debit Files	Tuesday, February 20 th	Friday, February 16 th before 4:00 pm	Tuesday, February 20 th
Credit Files	Wednesday, February 21 st	Friday, February 16 th before 4:00 pm	Wednesday, February 21 st

Business Direct Transactions

	Submitted After	Will Settle On
Wire Transmissions	4:00 pm on Friday, February 16 th	Tuesday, February 20 th
Internal Transfers	5:00 pm on Friday, February 16 th	Tuesday, February 20 th
Deposit Express Deposits	5:00 pm on Friday, February 16 th	Tuesday, February 20 th

If you have any questions, or need assistance, please call Cash Management at 618-222-8641.

Thank you for choosing us as your business partner,

FCB Banks

Call Customer Service at 866-323-4322

Customer Service will be available on Monday February 19th from 8:00 am to 5:00 pm

DEPOSIT EXPRESS NOTICE

FCB Banks will be closed Monday, February 19th in observance of Presidents' Day. Items deposited via Deposited Express after 5:00 pm on Friday, February 16th will post to your account on Tuesday, February 20th.

If you have any questions, or need assistance, please call FCB Cash Management 618-222-8641.

Thank you for choosing FCB Banks.