

Transaction Cutoff Times

In-Branch and Drive Thru transactions and loan payments accepted by 5:00pm CST Monday through Thursday and by 6:00pm CST on Fridays will be processed the same day. Transactions and loan payments made after 5:00pm CST Monday thru Thursday, after 6:00pm CST on Fridays, or weekends and legal holidays will be processed the next business day.

Online Banking and Telephone Banking transactions and loan payments have a cutoff time of 5:00pm CST Monday through Friday. Transactions and loan payments made after 5:00pm CST Monday thru Friday, on weekends, and legal holidays will be processed the next business day. Account to account transfers between Bank of Lake Mills accounts will process through 9:00pm CST the same day, excluding weekends and legal holidays.

ACH/Autopay payments are set up to automatically process according to the date the borrower specifies. If the date falls on a weekend or legal holiday, the payment will be credited the next business day. If this delay causes a late fee, it will not be assessed.

Night Drop Depository transactions and loan payments will be processed Monday thru Friday at 8:30am CST, excluding legal holidays. Items placed in the depository after 8:30am CST will be processed the next business day.

US Postal Mail transactions and loan payments will be processed the day they are received. US Postal Mail is received Monday thru Friday at 10:00am CST, excluding legal holidays.

Transaction and Loan Payment Method:	Monday thru Friday BEFORE 5:00pm CST	Monday thru Friday AFTER 5:00pm CST	Weekends and Legal Holidays
In-Branch and Drive Thru	Same day	Next business day (Friday after 6:00pm CST)	Next business day
Online Banking and Telephone Banking	Same day (Before 9:00pm CST for account to account transfers)	Next business day (After 9:00pm CST for account to account transfers)	Next business day
ACH/Autopay	Date specified by borrower		Next business day
Night Drop Depository	Next business day after 8:30am CST	Next business day	Next business day
US Postal Mail	Same day received (Mail received at 10:00am CST)	Next business day	Next business day

Business day is defined as Monday thru Friday, excluding legal holidays.

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