

## Transaction Cutoff Times

Our general cutoff times are the applicable branch and drive thru closing times Monday thru Friday.

**In-Branch** transactions and loan payments accepted by 5:00pm CST Monday through Friday will be processed the same day. Transactions and loan payments made after 5:00pm CST Monday thru Friday, weekends, and legal holidays will be processed the next business day.

**Drive Thru** transactions and loan payments accepted by 5:00pm CST Monday through Thursday and by 5:30pm CST on Friday will be processed the same day. Transactions and loan payments made after 5:00pm CST Monday thru Thursday, after 5:30pm CST on Friday, weekends, and legal holidays will be processed the next business day.

**Online, Mobile 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, and bill payments made after 2:00pm CST Monday thru Friday, 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 9:00am CST, excluding legal holidays. Items placed in the depository after 9:00am 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	After bank hours, Weekends and Legal Holidays
In-Branch	Same day	Next business day
Drive Thru	Same day (Friday BEFORE 5:30pm CST)	Next business day
Online, Mobile and Telephone Banking	Same day (Before 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 9:00am CST	Next business day
US Postal Mail	Same day received (Mail received at 10:00am CST)	Next business day

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

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