



**FCB Banks will be closed Monday,  
February 19<sup>th</sup> 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**

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

**Business Direct Transactions**

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

*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 19<sup>th</sup> from 8:00 am to 5:00 pm***

**DEPOSIT EXPRESS NOTICE**

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

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

Thank you for choosing FCB Banks.