



Early Pay - Frequently Asked Questions (FAQs)

1. What is Early Pay?

Early Pay is a feature that allows members to receive their paycheck or government benefit deposits earlier than their scheduled payday depending on when the Credit Union receives the deposit information from the employer or government agency.

2. Who is eligible for Early Pay?

All members are automatically eligible for Early Pay.

3. How much earlier will I receive my deposit?

Funds may be available as soon as we receive the ACH file from your employer or the government. In some cases, this can be up to two (2) days before your scheduled payday.

4. Is there a fee for Early Pay?

No. There are no fees associated with using Early Pay.

5. Which accounts qualify for Early Pay?

All checking and savings accounts that receive ACH direct deposits are eligible.

6. What do I need to do to receive Early Pay?

For each early direct deposit you would like posted to your account, you'll need to accept a disclosure that appears as a pop-up when you access the feature.

7. What happens to my scheduled or automatic payments?

Receiving your deposit early does not change the scheduled due dates or posting dates of any automatic or recurring payments (including loan payments).

Please make sure sufficient funds remain in your account on the actual payment due date.

8. Is there a disclosure or agreement I need to review?

Yes. Each time you use Early Pay, a pop-up disclosure will appear. You'll need to read and accept the terms before continuing. See the disclosure below.

Early Pay Disclosure

By enrolling in ACH Early Pay, you agree to the following:

- **Eligibility:** Early Pay applies to all ACH direct deposits. Not all deposits may be received early, as availability depends on when the payer submits the deposit.
- **Timing:** Early Pay availability depends on when the payer submits the deposit and when we receive it.
- **No Guarantee:** Early Pay is not guaranteed. Deposits may arrive on the scheduled payment date.
- **Fees:** We do not charge a fee for this service.
- **Other Terms:** All other account agreements and overdraft rules still apply. We may modify or cancel Early Pay at any time.

- **Scheduled Payments Reminder:** Receiving funds early does not change the scheduled due date or posting date of any automatic payments (including loan payments). Please ensure you maintain sufficient funds in your account on the actual due date.

By selecting “I Agree” below, you acknowledge that you have read and accept the terms of Early Pay. You also understand that availability of funds may vary and is not guaranteed.

9. Which types of deposits qualify for Early Pay?

ACH deposits must be coded as Direct Deposits to qualify for Early Pay.

10. Are there any limitations?

There are currently no limitations on eligible accounts or deposit types. However, early deposit availability depends on when your payer submits the information to us.