



The Order Deposits and Withdrawals are Posted to Your Account

OE Federal Credit Union processes transactions throughout each business day (except weekends and holidays). Below is a brief description of our posting process.

1. *ATM, PIN based transactions, and wire transfers are processed in real-time.*

These transactions have an immediate impact on your balances. Deposits made at ATMs may have a hold placed on the funds, which could affect your available balance.

2. *Next, we process incoming credits to your account.*

This includes direct deposits and Automated Clearing House (ACH) transactions.

3. *Then we process previously authorized transactions.*

These types of transactions include items sent through HomeBanking Bill Pay and debit card debits and credits. All items are paid based on the date and time you conducted the transaction.

4. *Any remaining funds are used to pay incoming automatic payments and share drafts.*

Share drafts are paid from smallest to largest. ACH transactions are posted as received.

5. *If there is not enough money in the account to pay all the transactions, we will do the following:*

Overdraft Protection - We will transfer available funds from a linked account to your checking account. A fee of \$3 per transfer will be charged. Based on the account you have linked, you may be limited to six (6) automatic transactions per month.

Paying or Returning Transactions – We may pay a Sharedraft or automatic transaction into overdraft rather than returning the item unpaid. If we pay the transaction, it may help you avoid additional fees with the merchant. The Credit Union charges a \$25 fee per item paid or returned.

We will not charge an overdraft fee if the checking account is overdrawn by \$20 or less.

Transaction Posting Order	Common Transaction Types	Transaction Example	Time *	Transaction Amount	Available Balance
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Starting Available Balance **\$1,000**

1	First, we post any ACH Credits.	Direct Deposit	Direct Deposit	8:30am	\$600.00	\$1,600.00
2	Next, we process certain transactions based on the date and time you conduct the transaction.	Bill Pay, Debit Card debits and credits	Debit card purchase at the grocery store	9:00am	-\$100.00	\$1,500.00
			Bill Pay for cable	9:00am	-\$150.00	\$1,350.00
3	Then, we process other transactions based on the date and time they are received by the Credit Union. If the date and time is the same, then we process these payments from smallest to largest.	ACH debits and share drafts	Automatic car payment	2:00pm	-\$300.00	\$1,050.00
			Share Draft # 2351	3:30pm	-\$50.00	\$1,000.00
			Share Draft #2355		-\$100.00	\$900.00

* All times Pacific Standard Time (PST)

* Times may be altered due to conditions outside of Credit Union control.

Ending Balance **\$900.00**