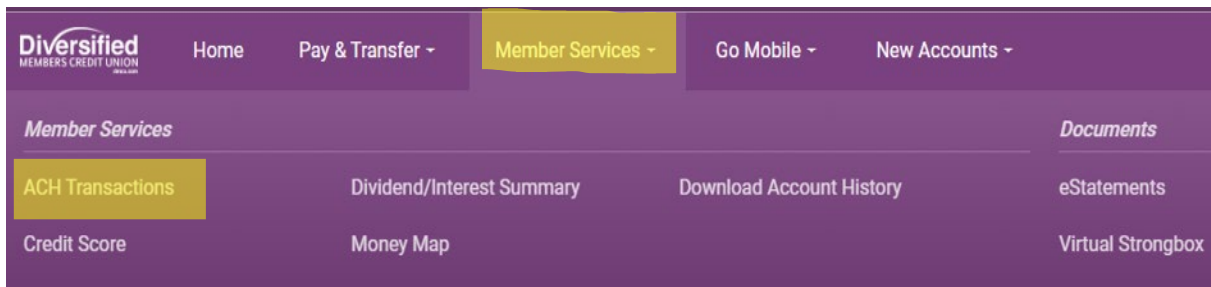




## Get Your Money Sooner!

**How would you like access to your direct deposit early?** DMCU is here to help you with ACH On Demand which allows DMCU members to receive their ACH credits (payroll, income tax, stimulus checks, etc.) faster!

**Interested?** The next time you are expecting to get an ACH deposit, check your DMCU account a couple of days ahead of time. Once you click on the ACH that is pending, the system will guide you through the process to post it early. **Go to my accounts >> ACH Transactions (see image below)**



### Here are some frequently asked questions to help you!

#### When can I use ACH On Demand?

ACH On Demand will allow members to have the option to receive their deposit 1-3 days sooner than the original postdate if the files are sent from the originator prior to the actual intended postdate. If these funds can be made available earlier than the post date, you will see these funds as **“pending”** in your DMCU account which means that your money can be posted to your account immediately if you wish to take advantage of this service. Keep in mind, it's not always guaranteed that we get ACH files early.

#### How can I access ACH On Demand?

The ACH On Demand feature can be found within your **online banking or mobile app**. The ACH credit will post directly to your account that it is pending, and it **will not** be directed to another account.

**Do I have to pay to use this service?**

To take advantage of DMCU's ACH On Demand program, there is a \$14.00 fee\* for each posting. This fee will come directly from any of your accounts that have available funds for the ACH On Demand fee. **The \$14.00 fee cannot be taken from the deposit, and the fees will not be reversed.** Within your account, your fee memo will read ***ACH On Demand Fee.***

**What if I have ACH distributions?**

Distributions that are tied directly to this deposit will post early to your account as well. AFTs (Automatic Funds Transfer), will happen at their normally scheduled time.

**Important!** If you post your funds early, DMCU cannot reverse the posting, nor can we reverse the fee. No exceptions can be made. \*

*\*A \$14.00 fee will be applied to your DMCU share account of your choice. The \$14.00 fee cannot be withdrawn from the incoming deposit.*