ACH / CASH MANAGEMENT

Direct deposit payroll or collect payments

You can use Automated Clearing House (ACH) origination to direct deposit payroll into your employee's accounts. Other uses might include debiting recurring monthly charges from your customer accounts, such as membership fees. There are many other uses including bill payment and transferring funds to and from accounts at other financial institutions. This extremely versatile and sophisticated banking service is amazingly customer friendly. You'll love how easy it is to use, but it also comes with free technical support and training from us.

COMMERCIAL BANK
Member FDIC

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Premier Business Checking Option

Manage everything online

Collect payments automatically

Direct deposit payroll

We'll train you at your business

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Steps to Complete the ACH Origination Application and Approval Process

(Please allow 2-3 weeks)

1. **Customer must complete the ACH Origination Application which can be downloaded from the Home Page, Loans Tab, under Business Products. Once completed, forward to Michelle Huddleston.**
2. **Credit Officer must approve through unsecured lending limits. Properly approved Credit Leader should be forwarded to Michelle Huddleston.**
3. **Customer and Credit Officer will execute an agreement for ACH Origination Services. Agreement is prepared by Michelle Huddleston. Once fully executed, it should be returned to Michelle Huddleston.**
4. **Tanya Cooke will set up the ACHCIF account and mail customer welcome letter and appropriate NACHA rules and responsibility documents.**
5. **Justin Payne will set up the NetTeller and arrange for any necessary training or customer calls.**
6. **Annually Michelle Huddleston will notify the Credit Officer that the renewal of the limits will need to be approved and appropriate site visits completed.**