How to access Early Paycheck Deposits in Online Banking – Desktop
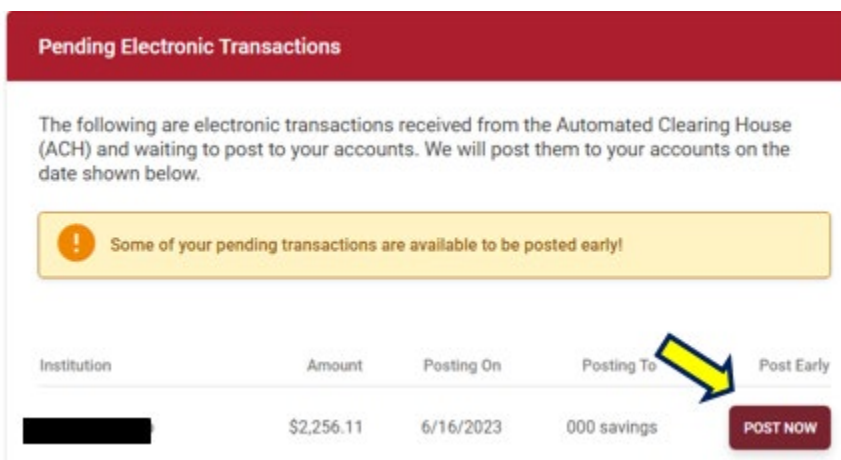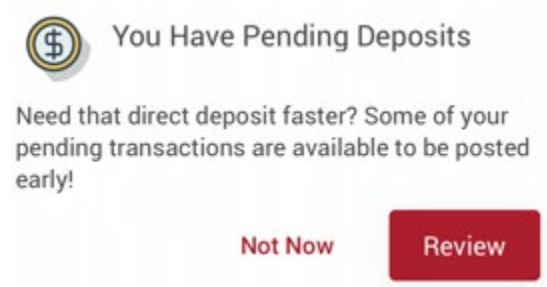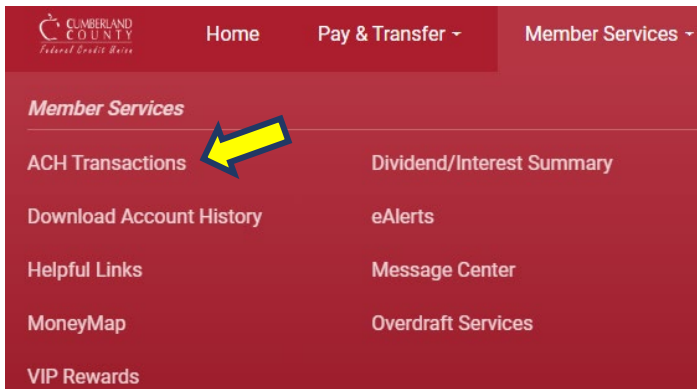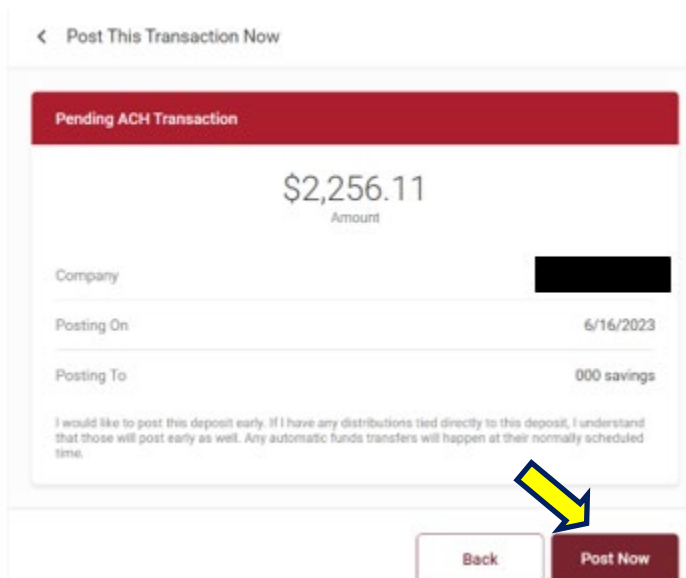
1) Log in to your online banking.
2) At 'Member Services', select **'ACH Transactions'** or if you see the message: **You Have Pending Deposits,** Click **Review.**
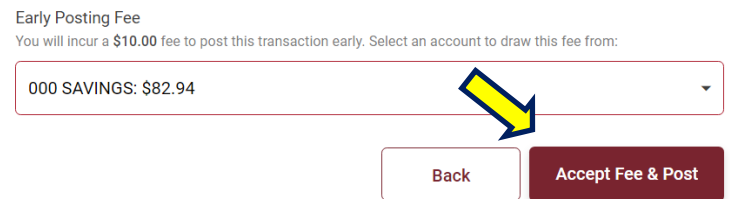

3) All pending ACH transactions are seen here. If an ACH deposit is eligible for early access, it will say **'Post Now'**.
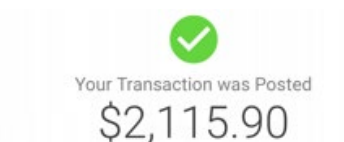

4) After you review the details, Click **'Post Now'.**

5) Select the account. Click **'Accept Fee and Post'**.

Early Posting Fee
You will incur a **$10.00** fee to post this transaction early. Select an account to draw this fee from:

000 SAVINGS: $82.94

Back   Accept Fee & Post

6) Sample Confirmation Message

Your Transaction was Posted
$2,115.90

The fee to gain early access is *$10 for self-service or $15 for CCFCU-assisted per deposit request. This fee may not be deducted from the deposit amount and must be paid through a checking or savings account within the same membership. Direct Deposit and earlier availability of funds are subject to the timing of the payer's funding and credit union approval. Cumberland County Federal Credit Union cannot guarantee a payer's funds will be available for an early deposit. Deposit requests must be made through online banking, our mobile app, or by contacting the credit union.