

How to access **Early Paycheck** Deposits in Online Banking – Mobile

- 1) Login to your online banking.
- 2) If there is an **Early Paycheck** eligible deposit, you will see the Message: **You Have Pending Deposits**.
- 3) Click **Review**.
- 4) All pending ACH transactions are seen here. Click next to the deposit to show the details.

You Have Pending Deposits

Need that direct deposit faster? Some of your pending transactions are available to be posted early!

[Not Now](#) [Review](#)

Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Some of your pending transactions are available to be posted early!

\$2,115.90

- 5) If it is eligible for early access, it will say **'Post Now'**.

| | |
|------------|--------------------------|
| Amount | \$2,115.90 |
| Posting On | 8/11/2023 |
| Posting To | 000 savings |
| Early Post | POST NOW |

- 6) **Select an Account**, choose the Sub-Account.

I would like to post this deposit early. If I have any distributions tied directly to this deposit, I understand that those will post early as well. Any automatic funds transfers will happen at their normally scheduled time.

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

Select an Account...

- 7) Click **Accept Fee & 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: \$136.69

[Back](#) [Accept Fee & Post](#)

- 8) 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.