

**The list below outlines when funds from deposits will generally be made available\***  
**All times listed below are Eastern Standard Time (EST)**

## **ATM Deposit (Cash)**

Cash deposits are always available for withdrawal immediately after the deposit is made. Cash deposits made by 7:00 p.m. Monday - Friday will be available immediately to cover any overdraft that occurred on the same day. Cash deposits made on a weekend/holiday will be processed on the next business day and will cover any overdraft that occurred during that same weekend/holiday.

## **ATM Deposit (Check)**

Deposits made by 7:00 p.m. Monday – Friday will be available the next business day. Deposits made on Saturday and Sunday will usually be available Tuesday. One notable exception is in the case of a Monday holiday.

## **Telephone Banking**

Transfers made by 9:00 p.m. Monday – Friday will post and be available immediately. Transfers made after 9:00 p.m. on Friday are available immediately in the other account, but will not post until the next business day.

## **Bill Pay**

Payments made by 4:00 p.m. Monday – Friday will process that day. Payments made after 4:00 p.m. will process the next business day. Electronic payments will have a two day window, and check payments will have a five day window.

## **Bill Pay Expedited Payment**

Payments made by 6:45 p.m. Monday – Friday will process that day. Payments made after 6:45 p.m. will process the next business day. NOTE: If a payee is already being paid electronically, an expedited payment will NOT speed up the payment.

## **Online Banking External Transfers**

Transfers submitted by 4:30 p.m. may be posted to your external account the next business day. External transfers submitted after 4:30 p.m. may take two business days to complete.

## **Online Banking Internal Transfers**

Transfers made by 9:00 p.m. Monday – Friday will process immediately. Transfers processed between Rockland Trust accounts after 9:00 pm Monday - Friday may be credited the next business day.

## **mDeposit**

Deposits made by 7:00 p.m. Monday – Friday may be available the next day. Deposits made on Saturday and Sunday will usually be available Tuesday. One notable exception is in the case of a Monday holiday.

\*Exceptions may apply. See your account agreement for full details on our Funds Availability Policy.