



AUTOMATED CLEARING HOUSE SERVICE SCHEDULE A - CREDIT ORIGINATION

ACH Security Procedures

The following security procedures are offered by Pacific Western Bank to **verify the authenticity of the source** of the ACH items. The security procedures are not used to detect an error in the transmission or the content of the ACH items.

Bank requires an annually updated Schedule B Authorization Form and an approved file limit for all ACH Clients.

Delivery of Entries to the Bank

Pacific Western Bank receives ACH origination files between the hours of 8:00 AM to 2:00 PM PST Monday through Friday. All transmissions and related confirmation documents must be received at Pacific Western Bank, Electronic Banking Dept.

ACH Contact: (760) 432-5762
FAX: (760) 432-4078

Client ACH files are verified to a transmittal register delivered or faxed to Bank on processing day. This register contains the dollar amount of the file, number of items, and effective date. In case of a discrepancy, Bank will contact individuals authorized by Client on the Schedule B Authorization Form.

ACH File Limits

Pacific Western Bank has approved an ACH daily file limit of \$ _____ subject to periodic review by Bank. Bank will verify each file to the approved ACH file limit. Exceptions in the file limit are referred to the Client's Account Officer at the Bank for approval. You will be notified if a file is denied for processing.

Pre-funding Requirements

In order to reduce the Bank's risk related to providing you with Automated Clearing House services, the Bank requires that you pre-fund ACH Credit Transfers. No later than the day you request ACH Credit Transfers, you will ensure that available funds are on deposit in the account that will be debited by the Bank to cover the total amount of the ACH Credit Transfers. The Bank will not be obligated to complete ACH Credit Transfers for you if available funds are not on deposit in account # _____:

Processing Schedule/Timing

ACH credit files originated via the ACH Transfer Modules of the Pacific Western Bank Online Banking Service must be received by Electronic Banking Dept. **no later than 2:00 PM PST on any Business day.** Since problems can occur, it is recommended that your outgoing files be sent two (2) Business days prior to the effective date. This allows time for you to re-create or re-send files without impacting your recipients. Files sent after 2:00 PM may not be processed until the next Business day. Please contact Electronic Banking for special processing of files after our normal deadlines.

CUSTOMER NAME _____

Initial _____