

## Falcon National Bank ACH for Business Company Contract

The Company has requested that the Financial Institution permit it to initiate debit and credit entries (PPD) to accounts maintained at the Financial Institution and other Financial Institutions by means of the Automated Clearing House (the "ACH") Network. The Financial Institution has agreed to do so on the terms of this Agreement.

The Company and the Financial Institution agree as follows:

1. **Definitions.** Unless defined in this Agreement, capitalized terms shall have the meanings provided in the Rules.

A. Rules. "Rules" means the rules of the National Automated Clearing House Association and Appendices to the rules of the National Automated Clearing House, as amended from time to time.

B. Effective Entry Date. "Effective Entry Date" means the date included in any Entry as the date upon or after which such Entry is to be effective.

C. Entry. "Entry" has the meaning given in the Rules, except that it shall also include an "On-Us Entry."

D. On-Us Entry. "On-Us Entry" means a debit or credit Entry to an account maintained at the Financial Institution.

E. Financial Institution. "Financial Institution" is Falcon National Bank (FNB)

2. **Compliance with the Rules and Applicable Law.** The Company's rights and obligations with respect to any Entry are governed by the Rules, this Agreement and applicable law. The Company acknowledges receipt of a copy of the Rules, contract and attachments. The Company agrees to comply with and be bound by the Rules as updated from time to time by the National Automatic Clearing House Association (NACHA). The Company will have liability for rule violations that are determined by the Institution due to an action by the Company. The Company will be responsible for reimbursing the Institution for costs and fines assessed to the Institution due to rule violations by the Company. The Company agrees to comply with applicable state and federal law or regulation and the Company warrants that it will not transmit any Entry that violates the laws of the United States, including, without limitation, regulations of the Office of Foreign Asset Control (OFAC).

3. **Transmittal of Entries and Security Procedures.**

A. The Company shall transmit any debit or credit Entry to the Financial Institution in accordance with the Rules and Attachment 1 to this Agreement. The Company shall comply with the security procedures described in Attachment 2 to this Agreement. Company acknowledges that the security procedures are for verification of authenticity and not to detect errors in the Entry. Company warrants that no individual will be allowed to initiate transfers without proper supervision and safeguards and agrees to take all reasonable steps to maintain

confidentiality of the security procedures and any related security features. If Company knows or believes that an unauthorized individual has transmitted or attempted to transmit one or more Entries or that the security procedures have otherwise been compromised, the Company agrees to immediately notify the Financial Institution and agrees that any Entry received by Financial Institution before or within a reasonable time after such notice to the Financial Institution shall be treated as authorized by Company.

B. The Company hereby authorizes the Financial Institution to transmit any Entry received by the Financial Institution from the Company in accordance with the Rules and the terms of this Agreement and to credit or debit the amount of such Entry to the accounts specified by Company.

C. Falcon National Bank strongly encourages pre-notification entries. If the Company originates a pre-notification entry, it may not originate a dollar entry to the account for six banking days following the settlement date of the pre-notification. If a return entry is received during the six banking days, the reason for the return must be corrected before another entry is originated. If a notification of change is received during the six banking days, the change must be made before another entry is originated.

**4. Company's Representations, Warranties and Agreements.** The Company represents and warrants that each Entry provided to the Financial Institution complies in all respects with the Rules. The Company acknowledges and agrees that, pursuant to the Rules, the Financial Institution makes certain warranties to the ACH Operator and other Financial Institutions and that such warranties are made in reliance on: (i) the representations and warranties of the Company, including but not limited to those contained in section 4 of this Agreement and (ii) the Company's agreement to be bound by the Rules and applicable law. The Company shall indemnify the Financial Institution against any loss, liability or expense (including attorneys' fees and expenses) resulting from, related to or arising out of any breach of the Company's warranties or this Agreement. Without limiting the foregoing, the Company warrants:

- a) Each Entry is authorized pursuant to the Rules and the authorization has not been revoked; the COMPANY will retain the original or a copy of such authorization for two (2) years following termination or revocation of such authorization.
- b) Each credit Entry is timely and accurate;
- c) Each debit Entry is for a sum which, on the Settlement Date will be due and owing to the Company from the party whose account will be debited, is for a sum specified by such party or is to correct a previously transmitted erroneous credit Entry;
- d) No Entry has been re-initiated in violation of the Rules.

**5. Financial Institution Obligations.** Subject to Section 8 of this Agreement, the Financial Institution shall, in accordance with the Rules, process, transmit, and settle for any Entry. The Financial Institution shall have no obligation to transmit an Entry if the Company fails to comply with any terms of this Agreement.

6. **Company's Account.** The Company will maintain a checking account (the "Account") with the Financial Institution at all times during the term of this Agreement. The Company shall at all times maintain a balance of collected available funds in the Account sufficient to cover Company's obligations under this Agreement. The Company authorizes the Financial Institution to debit its Account for any amount it owes the Financial Institution as a result of this Agreement. Please provide Settlement Instructions on Attachment 6.

In the case of a Health Savings Account Deposit Credit File sent to the Financial Institution from an account held outside of FNB the Company agrees to maintain a balance of collected available funds in the Account sufficient to cover Company's obligations under this Agreement. The Company authorizes the Financial Institution to debit its Account for any amount it owes the Financial Institution as a result of this Agreement. Please provide Settlement Instructions on Attachment 6

7. **Pre-Funding.** In the case of a Health Savings Account Deposit File whereby the Company account is held outside of FNB the Company agrees to pre-fund the credit file. Pre-Funding authorizes FNB to initiate a debit to the Company's Account at least four (4) working days prior to the settlement of the credits. Four working days later FNB will then process the credit file and post the contributions to the employee HSA accounts. **The Company is responsible for sending the file to the Financial Institution at least 4 working days in advance of the settlement date in order for the credits to post on a timely basis.**

**Important Reminder – The credits are not posted to the recipients (employee's) account or available for withdrawal until the later of (1) one day following the settlement date or (2) four working days after Pre-Funding. Employers often list the HSA contribution on the employee pay stubs giving the false impression that the funds have already been deposited. To avoid this confusion the company is responsible for properly notifying the recipients as to the correct date the funds will be deposited to their bank account.**

8. **Cancellation or Amendment of an Entry.** The Company shall have no right to cancel or amend any Entry after its receipt by the Financial Institution. However, the Financial Institution shall use reasonable efforts to act on a request by the Company to cancel an Entry before transmitting it to the ACH or crediting or debiting an On-Us Entry. Any such request shall comply with the security procedures described on Attachment 2 to this Agreement. The Financial Institution shall have no liability if it fails to effect the cancellation.

9. **Rejection of Entries.** The Financial Institution may reject any Entry, including an On-Us Entry, which does not comply with the requirements of Attachment 1 or Attachment 2 of this Agreement and may reject any Entry if the Company is not otherwise in compliance with the terms of this Agreement or the Rules. The Financial Institution shall notify the Company in accordance with Attachment 1 of such rejection no later than the business day such Entry would otherwise have been transmitted by the Financial Institution to the ACH, or, in the case of an On-Us Entry, the day before its Effective Entry Date.

**10. Provisional Credit Notice.** In the case of a credit Entry, credit given by the Receiver's Financial Institution for the Entry is provisional until the Receiver's Financial Institution has received final settlement through Federal Reserve Bank or has otherwise received payment. If the Receiver's Financial Institution does not receive such payment for the Entry, the Receiver's Financial Institution is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and Company will not be considered to have paid the amount of the credit Entry to the Receiver.

**11. Reversals.** If the Company has mistakenly initiated a duplicate Entry or File or a File contains an Entry or Entries with the types of erroneous data specified in the Rules relating to reversing files, the Company may reverse the File or Entry pursuant to the Rules. If the Company reverses an Entry or File, Company shall indemnify the Financial Institution against any claim, demand, loss, liability or expense resulting directly or indirectly from such reversal. Falcon National Bank will not alter or delete an individual item or group of items within an ACH formatted transmitted file. Falcon National Bank will delete an entire transmitted file prior to the current cut-off time for transmission upon written notification from the Company authorized person provided it is consistent with the Rules to correct the entry or file.

**12. Notice of Returned Entries.** The Financial Institution shall notify the Company in accordance with Attachment 1 of the receipt of a returned Entry from the ACH no later than one business day after the business day of such receipt. The Financial Institution shall have no obligation to re-transmit a returned Entry if the Financial Institution complied with the terms of this Agreement with respect to the Entry.

**13. Periodic Statement.** The periodic statement issued by the Financial Institution for the Company's account will reflect Entries credited and debited to the Company's account. The Company agrees to notify the Financial Institution within a reasonable time not to exceed thirty (30) days after the Company receives a periodic statement of any discrepancy between the Company's records and the information in the periodic statement.

**14. Fees.** The Company agrees to pay the Financial Institution for services provided under this Agreement in accordance with the schedule of charges attached to this Agreement. The Financial Institution may change its fees from time to time upon notice to the Company.

**15. Limits.** The total dollar amount of ACH Entries transmitted by Company to Financial Institution is limited as agreed upon in Attachment 5. Financial Institution may review the limit set forth and change the limit by sending written notice of the change. If the amount exceeds the limit, the Company will be contacted and the file will not be processed until an agreement between the Financial Institution and the Company can be reached. See Attachment 5 for instructions.

**16. Liability.** In the performance of the services required by this Agreement, Financial Institution shall be entitled to rely solely on the information, representations and warranties provided by Company pursuant to this Agreement, and shall not be responsible for the accuracy or completeness of such information. The Financial Institution shall be responsible only for performing the services expressly provided for in this Agreement, and shall be liable only in the

event of loss due to its gross negligence or willful misconduct in performing those services. In no event shall the Financial Institution have any liability for any consequential, special, punitive or indirect loss or damage which the Company may incur or suffer in connection with this Agreement.

The Institution assumes no liability for delays in processing by the ACH operator(s), the receiving depository Financial Institutions(s), or any third-party service provider(s). The Institution will notify the Company of any known delays in processing by the ACH operator(s), receiving depository Financial Institution(s), or third-party service provider(s) that will cause late payments. In addition, the Financial Institution shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, an act of terror, emergency conditions, or other conditions beyond the Financial Institution's control.

**17. Inconsistency of Name and Account Number.** The Company acknowledges that, if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry may be made on the basis of the account number even if it identifies a person different from the named Receiver.

**18. Third Party Services.** If a third party service provider is used the Originator must enter into an agreement with the Third Party Sender under which the originator or Third Party Sender assumes the responsibility of an Originator under the NACHA Operating Rules.

**19. Miscellaneous.** The Financial Institution may amend the terms of this Agreement from time to time upon 30 days written notice to the Company. Either party may terminate this Agreement upon ten (10) days' written notice to the other. The Financial Institution shall be entitled to rely on any written notice believed by it in good faith to be signed by one of the Authorized Representatives whose names and signatures are set forth on Attachment 4 to this Agreement. This Agreement shall be governed by and construed in accordance with the law of the State of Minnesota.

**A. Delivery of Files:**

The file can be submitted by companies pre-approved to use the Cash Management Application via Falcon National Bank's Online Banking Service. In the case of a Health Savings Account Deposit File sent to the Financial Institution the file can be submitted by companies pre-approved to use the HSA-Resources ACH tool.

- Effective dates: If the origination date or effective date lands on a non-banking day, or in which any part of the ACH delivery system is not in operation, the respective transaction date will occur on the following business day. Please refer to FNB and ACH Operator holiday schedule. See section C of Attachment 3.
- Format and content of entries: ACH files delivered through Falcon National Bank Cash Management Service are NACHA compliant.
- Un-balance Files: The Company ACH file should include the debit or credit offset entry to the Companies account. The file should be delivered to the Financial Institution in balance (debits = credits)

Acknowledgement of delivery:

ACH files originated and delivered through Falcon National Bank's Cash Management Service or HSA Resources are electronically acknowledged online.

- Timing of Delivery: If pre-funding is not required, (business account is with FNB) the final delivery deadline is 2:00 P.M. the business day before settlement day. **When pre-funding is required (the business account is outside of FNB) the final delivery deadline is 2:00 P.M four (4) business days before settlement day.**

**B. Notice by Financial Institution:**

- If an Entry is rejected or returned the Financial Institution shall notify the Company.

The Company will be notified of return entries the day on which the Falcon National Bank receives the return entry. The Institution will provide the information by fax. All entries, except those identified with the standard entry class code of RCK (returned check entry), may be reinitiated by the Company only if:

1. They have been returned for insufficient funds (return reason code R01) or un-collected funds (return reason code R09) and may be reinitiated only twice, or

## Attachment 1 Continued

2. They have been returned because a stop payment has been placed on the item (return reason code R08) and the stop payment order has been removed by the receiver, or
3. The originating Financial Institution has taken steps to correct the reason for the return.

Transactions that have been originated by the Company that are returned will be charged back to the account indicated in Attachment 6. The Institution will notify the Company of return entries according to the return entry notification process listed above.

(NOC) Notification of notification of change entries:

The Company will be notified or notifications of change will be sent the same day on which Falcon National Bank receives an NOC. The Institution will provide the following information.

1. Company name
2. Company identification
3. Company entry description
4. Effective entry date
5. RDFI account number
6. Individual or Receiving Company name
7. Individual Identification number/Identification number
8. Change Code
9. Original Entry Trace Number
10. Original Receiving DFI Identification
11. Corrected Data

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## Attachment 2

### A. Security Procedures for ACH files submitted via Online/Internet Cash Management or via HSA Resources ACH tool.

- To protect the Company from misappropriation of funds the Bank will require that ACH files are dual controlled by the Company. This means that the person transmitting/initiating the file will need to be someone other than the person originating the ACH file.
- It is advisable to download your old ACH files (Files that will not be transmitted again) from the Online System and save them to your PC. Once you do this you can delete them from the Online System. This will archive your sent files, assist with restoring the information if the file would need to be re-created and keep space open for additional files on the Online System.
- In the case of a Health Savings Account credit file and whereby the Company's Account is held outside of FNB the Financial Institution will verify the ownership of such account through the use of a test debit and test credit. FNB will initiate one or two small credit and debit entries to the Company's Account (as specified in Attachment 6). An authorized person from that company will verify the amount and date of the entry(s) by phone or email to FNB. No files will be originated until proper and authorized verification is complete.

**Attachment 3**

<b>2009 Holiday Schedule for ACH Processing</b>					
<b>Date</b>	<b>Holiday</b>	<b>Is Federal Reserve Bank open?</b>	<b>Is Falcon National Bank open?</b>	<b>Do we process ACH this day?</b>	<b>Date we process ACH if FED is closed</b>
1-1-09	New Year's Eve Day (observed)	No	No	No	1-2-09
1-19-09	Martin Luther King Jr. Day	No	Yes	No	1-20-09
2-16-09	Presidents' Day	No	Yes	No	2-17-09
5-25-09	Memorial Day	No	No	No	5-26-09
7-4-09	Independence Day	No	No	No	7-6-09
9-7-09	Labor Day	No	No	No	9-8-09
10-12-09	Columbus Day	No	Yes	No	10-13-09
11-11-09	Veterans' Day	No	Yes	No	11-12-09
11-26-09	Thanksgiving Day	No	No	No	11-27-09
12-25-09	Christmas Day	No	No	No	12-26-09

## Attachment 4

### Authorized representatives:

- Listed below are authorized contacts for your Company. Please include in column 2 a telephone number during bank business hours as well as after hours. In column 4 please list the authorization level of each individual. (See example). This document will remain effective until the Bank is notified by the Company of a change.

### Contact Names and Telephone Numbers

1. Name (printed) & Signature	2. Phone Number 8am to 5pm CST ----- After Hours #	3. Fax Number	4. Authorized for...* Returns (R.), Over File Limit (OL), Other (O) explain Test Debit (T) All (A)	5. Date Added/Deleted
Example: John Jones John's signature here	320-XXX-XXXX ----- 320-XXX-XXXX	320-XXX-XXX	R, OF	05/05/08 Added

- \*( R ) = Returns = The Bank can notify this individual if a debit or credit ACH transaction is returned unpaid or un-posted.
- \*(OL) = Over File Limit = The Bank can notify this individual if a file is received over the authorized limits as designated on the next page.
- \*( O ) = Other = The Bank can notify or speak to this individual for other items not listed (please specify)
- \*( T ) = Test Debit & Credit = This individual can verify the Test Debit/Credit entry ( see attachment 2 for explanation)
- \*( A ) = All = The Bank can notify or speak to this individual for any or all issues including the above.

## ACH Origination Limits

This form is used to set your ACH origination limits and will confirm the terms and conditions with which the Bank accepts and originates ACH transactions as a Third Party Service Provider (TPSP). As the originator, you warrant to us (the Originating Depository Financial Institution (ODFI)) that you have proper authorization for all ACH transactions and that you comply with all NACHA, state, local and federal rules and regulations. You are authorized to originate the following types of ACH transactions under the following terms and conditions.

Please answer the following questions. The answers to these questions will determine your ACH File limits. Files transmitted that exceed these limits will not be processed without further approval from the Company.

**Company Name:** \_\_\_\_\_

- A. **Current Number of Employees** (Contributing to an HSA at Falcon National)? \_\_\_\_\_
- B. **New Employees** (Number of employees you expect to add in the next year)? \_\_\_\_\_
- C. **Sum of Current and New Employees** (A+ B = C) \_\_\_\_\_
- D. **Maximum HSA Deposit Per Employee.** (What is your highest contributing employee putting in per HSA contribution period? Example = James deposits \$20, John \$40 and Mary \$15 = answer question with \$40) \_\_\_\_\_
- E. **How often will you transmit an ACH FILE?** Answer this question using the number associated with the frequency below. \_\_\_\_\_
- 1= Once a month  
2= twice a month  
3=Bi-Weekly  
4=Weekly

**HSA Limits.** The following ACH Origination Limits are set from your answers above.

1. **Maximum Daily ACH Credit to any one account** (This is the dollar limit one employee can receive in one HSA contribution.) \_\_\_\_\_  
Input # in D above
2. **Maximum Monthly ACH Credit to any one account** (This is the dollar limit any employee can receive in one month for all HSA contributions. Multiple the answers from D above by E above.) \_\_\_\_\_  
D x E
3. **Maximum File Total/Employer Debit.** (This is the dollar limit for one HSA contribution file consisting of all your employees' HSA contributions for that period. Calculate this number by adding all your employee contributions together for one contribution period. For Example: James \$20, John \$40 and Mary \$15 – Total = \$75. To allow room for growth, you can increase this number to a suitable projected amount to cover the next year.) \_\_\_\_\_  
See note to calculate
4. **Maximum Monthly Total/Aggregate of All Contributions for One Month.** (This is the dollar limit for all HSA contributions for all your employees for the month. Calculate this number by multiplying your answer in #3 immediately above by your answer in Letter E above.) \_\_\_\_\_  
E x Answer to #3

If the Company is aware that the dollar limits above will be exceeded for any one file or in aggregate the Company (as a courtesy) shall contact the Bank ACH Department at 320-968-6300.

\_\_\_\_\_  
FOR BANK USE ONLY

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Bank Officer approves limits set above

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Bank Officer approves limits set above

Attachment 6

Settlement Instructions for the Company

The Institution will debit the account of the Company for the total amount of the credit file originated 4 working days prior to settlement date of the credit entries. The Company will maintain a sufficient balance in the account sufficient to cover Company’s obligations under this agreement.

Settlement instructions for the origination of credit entries (i.e. Payroll files and H.S.A. contributions)

Account number to be debited for originated credit entries

Account number \_\_\_\_\_ Routing # \_\_\_\_\_ Bank Name \_\_\_\_\_

Account number to be credited for return credit entries:

Account number \_\_\_\_\_ Routing # \_\_\_\_\_ Bank Name \_\_\_\_\_

Company Name: \_\_\_\_\_

Print Authorizing Officer \_\_\_\_\_

Signature: \_\_\_\_\_

The below signers do warranty that they are authorized to enter into this agreement as so designated by the Company its Officers and Owners. The agreement and all its attachments are binding on both the Institution and the Company. The parties have executed this agreement on the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_.

Falcon National Bank (Financial Inst.)

Form with fields for Company Name, (Address), Tax ID, (Print Name), Title, and Signature for Falcon National Bank.

Please Include

- It is the practice of the Bank to identify bank customers as prescribed by 12 CFR 21 and ensure compliance with Section 326 of the US PATRIOT Act, therefore the Bank requires you to provide a copy of one of the following. Please send along with your signed ACH contract.
• Copy of Articles of Incorporation (must be official copy issued from the state)
• Copy of Government Issued Business License
• Partnership or Trust Agreement

- Other official documentation proving existence (must be signed and certified).

## Health Savings Account ACH Instructions

In order for the employer to originate ACH contributions to the employees health savings accounts there are a few steps that need to be completed. Follow the steps below to complete this transaction.

### **1. Log into [www.HSAresources.com](http://www.HSAresources.com).**

- a. Sign into your account.
- b. Click on “Edit Company Profile” on the right side of the screen.
- c. Click on “Banking Information”.
- d. Answer “How are contributions made?” ACH.
- e. A window will pop up with the ACH Rules.

### **2. ACH Rules**

The Company acknowledges receipt of a copy of the Rules, contract and attachments. The Company’s rights and obligations with respect to any Entry are governed by the Rules, this Agreement and applicable law. The Company agrees to comply with and be bound by the Rules as updated from time to time by the National Automatic Clearing House Association (NACHA), Regulation E, UCC4A, and the Federal Reserve Bank. The Company agrees to comply with applicable state and federal law or regulation and the Company warrants that it will not transmit any Entry that violates the laws of the United States, including, without limitation, regulations of the Office of Foreign Asset Control (OFAC).

- a. PPD – The type of ACH transactions that we will be originating on your behalf is PPD. PPD (a Prearranged Payment or Deposit) format is a consumer payment format which allows the debiting or crediting of a consumer’s account by an Originator or financial institution.
- b. Important Rule – The employer must have written signed authorization --You, the originator, must have written, signed authorization by the receiver of the funds. The authorization must be readily identifiable as an authorization and must clearly and conspicuously state its terms, as well as indicate that the Receiver may revoke the authorization by notifying the Originator in the manner specified in the authorization.
- c. You must keep this authorization on File for a period of two (2) years following the termination or revocation of the authorization.

When you select that you agree to follow the rules the ACH agreement will open.

### **3. ACH agreement with Falcon National Bank.**

- a. Read the contract.
- b. Complete pages 10, 11, & 12.
- c. Sign the contract. Note- An authorized officer must sign the contract.
- d. Attach the appropriate documents as mentioned on the bottom of page 12.
- e. Fax and mail the original to Falcon National Bank  
Fax number: 320 968-2057  
Address: 1010 West St Germain Street Suite 150  
Attn: HSA ACH Operations  
St Cloud, MN 56301
- f. Once Falcon National Bank has received, approved and signed the contract you will be mailed a copy of the contract. Please allow one week for approval.

#### **4. Verification of Account Ownership.**

Falcon National Bank is committed to protecting you from identity theft and part of that commitment includes verifying the ownership of the business account listed on the ACH contract.

Upon receipt of the signed contract at Falcon National Bank we will initiate a test credit and debit through the account you will be funding your Health Savings Accounts from. This is done in order to verify that you are the owner of the account. See page 8 of the contract for more information.

- a. A small deposit and withdrawal (both equaling less than a dollar) will be made to your account (the account you are funding from) within one to four business days after receipt and approval of the ACH contract.
- b. You will need to find out the date and amounts of those transactions. Then, at your earliest convenience, an authorized person can call Falcon National Bank at 1-866-439-4363, and verify those transactions with our HSA ACH Operations Department. Or, you may verify by email to [ops@falconnational.com](mailto:ops@falconnational.com)
- c. After the verification process you may begin submitting your ACH files through the [HSAresources.com](http://HSAresources.com) website.

#### **5. Verifying your ACH Contributions and submitting the file.**

Review the file thoroughly.

- a. Verifying names and contribution amounts.
- b. Changes can be made on the Dashboard or the Employee Contribution pages. (This is where you will make any future changes as well for your contributions.)
- c. Press, ACCEPT if you agree.
- d. "Submit Contributions" tab on the right-side of screen.
- e. Submit by ACH.

Your contributions have been submitted to Falcon National Bank for pre-funding.

#### **6. Pre-funding**

As stated in the contract the Bank will pre-fund your deposit four (4) days in advance of the deposits being made to your employee's accounts.

##### **Example**

- d. Employer submits ACH File 070108 before 2pm CST
- e. FNB receives file 070108
- f. FNB initiates employer Debit 070108
- g. Debit posts to employer account on 070208
- h. FNB initiates credits to employee account 070708 (weekend falls in between)
- i. Employee deposit posted on 070808

**Please remind your employees** that the HSA deposit into their account is not available the same day they have it showing on their pay stub. There most often will be a delay in the funds getting to their accounts based on when the employer processes the ACH file or check and when all is received and processed by the Bank.

Please call with any questions or concerns. Call 866.439.4363 and ask for the HSA ACH operations or email us at [ops@falconnational.com](mailto:ops@falconnational.com).