



Early Payday Disclosure

Hamilton Horizons FCU may make incoming Automated Clearing House (ACH) direct deposits available for use up to two (2) days before the scheduled payment date. Early availability is not guaranteed and may vary by deposit.

Early access to funds depends on:

- When HHFCU receives the payment instructions from the payor
- Any limitations HHFCU sets on early availability
- Standard fraud prevention screening

This service is available for personal accounts only. Eligible direct deposits include electronic payroll, pension, and government benefit payments sent through ACH. Deposits from person-to-person services (Zelle®, Venmo, PayPal), checks, mobile deposits, and other online transfers are not eligible.

If funds are made available early and are subsequently reversed or returned by the payor, HHFCU may debit your account for the amount of the deposit previously made available. This could result in a negative account balance and may require you to deposit additional funds.