



OCCU's Instant ACH Deposit

Running low on cash just before payday?

Unexpected emergencies, bills, or expenses can happen to us all, but not anymore.

Introducing Instant ACH Deposit with Ocala Community Credit Union (OCCU)!

Some employers process their payroll files a few days early and most of the time you must wait to get your funds. OCCU already post your ACH deposits a day early but now, for a small fee, you can get your ACH direct deposits as soon as they are in pending status! Simply visit your mobile app or log into your online banking, and with just a few clicks you can have your funds deposited up to 2 days early. *

Don't wait! Try out our Instant ACH Deposit today!

Using your mobile app

Login to your mobile app

Tap on "Accounts"

Tap on "My Accounts"

Tap on "ACH Transactions"

Tap on "Post Now"

Select the account to withdraw the fee

Tap on "Post Now"

Using online banking

Login to your Online Banking

Hover over My Accounts and select ACH Transactions

Any pending ACH Transactions (Direct Deposits) will be listed

In the Instant Deposit column, select "Post Now" for the deposit you would like posted

A pop-up will give you the option to "Go Back" if you choose not to post the deposit, or you can select the account to withdraw the fee and "Post Now"

***Instant ACH Deposit service will have a fee of \$10.00 per each early ACH deposit transaction requested.**

Instant access to ACH direct deposit funds depends on the timing of the submission of the payment file from the payer. This service is only available on pending electronic deposits that are in "pending status" within It's Me 247 Online Banking. Ocala Community Credit Union cannot control when an electronic deposit appears in pending status. Ocala Community Credit Union does not have access to future pending ACH deposit information and recurring deposits may vary from deposit to deposit. Other exceptions may apply.