



ACH FILE CREDIT LIMITS

Credit limits are established for every business client initiating files on our ACH system. Credit Limits control the dollar value of your files therefore protecting both your company and the bank against attempted fraud.

From the time you transmit your ACH file to the bank, until the settlement/effective date, a file is considered "in process." All files "in process" are aggregated to determine whether or not you are within your ACH credit limit.

Example: Customer Credit Limit = \$20,000

<i>Day 1</i>	<i>Day 2</i>	<i>Day 3</i>	<i>Day 4</i>	<i>Day 5</i>
Monday	Tuesday	Wednesday	Thursday	Friday
File A sent for \$5,000 effective Day 4	File B sent for \$15,000 effective Day 4	File C sent for \$10,000 effective Day 5		
File A \$5,000	File A \$5,000 File B \$15,000	File A \$5,000 File B \$15,000 File C \$10,000	File A \$5,000 File B \$15,000 File C \$10,000	File C \$10,000
\$5,000 <i>exposure</i>	\$20,000 <i>exposure</i>	\$30,000 <i>exposure</i> Over Credit Limit *File C would reject	\$30,000 <i>exposure</i>	\$10,000 <i>exposure</i>

*If you know in advance you will exceed your credit limit on a given day or expect to exceed the limit frequently, please call your Johnson Bank Treasury Management Representative to discuss a temporary or permanent increase to your limit.

Treasury Management Support Center | 555 Main Street, Racine, WI 53403
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