



Dear Valued HVB Customer:

As you may be aware, changes to the rules for Automated Clearing House (ACH) credits & debits go into effect September 15, 2017. ***These changes will impact the timing of ACH transactions (including checks that you issue which are subsequently processed as electronic debits) which will now be eligible for processing on the SAME DAY that they are authorized by you.*** In the past, ACH transactions would take up to 2-days to process however now the same transactions may post the same day they are authorized.

This change applies to all financial institutions, merchants/vendors offering ACH services and all account holders receiving ACH transactions. While it will result in a faster payment system, which is a benefit when you are receiving a payment, it also means that ***payments you make may clear your account sooner than they have in the past.***

Please always be sure that funds are available in your account BEFORE making in-person, online or telephone payments to avoid incurring overdraft fees. Checks should never be issued and/or payments scheduled if sufficient funds are not available to satisfy the payment. HVB offers our customer several convenient tools to help manage your account and check balance information such as:

- Online Banking
- Mobile Banking
- eStatements
- Bank By Phone

Thank you for being a valued HVB Customer, we truly appreciate the opportunity to serve you. Should you have any questions or concerns please don't hesitate to contact one of our associates at 215-947-1300.

Sincerely,

A handwritten signature in black ink, appearing to be 'CJ', written over a horizontal line.

Chris Jacobsen  
EVP/Chief Operating Officer