

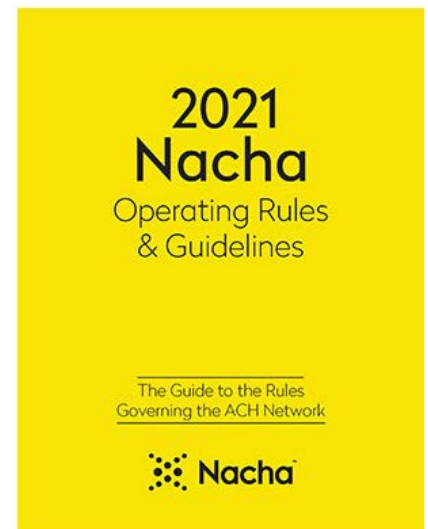
2021 NACHA Operating Rules

January 2021

The NACHA Operating Rules & Guidelines is the primary source for information governing the ACH Network. It provides the legal framework for ACH transactions, complete discussions of each ACH Network participant type and its role and obligations, and a detailed overview of the Standard Entry Class Codes, return codes, time frames, file formats, audits, and rules violation.

The 2021 NACHA Operating Rules & Guidelines is an essential component of every ACH Network participants' library, and it's available for purchase at NACHA's website.

<https://www.nacha.org/rulesyourway>



2021 Federal Reserve Bank Holidays

Country Club Bank will be closed on the following holidays. Make sure to incorporate these days as non-processing days in your calendar.

ACH files must be transmitted at least two business days before the effective date by 2:00 pm
<https://www.ccbfinancial.com/assets/publications/cc6e9a1c-5bbe-40f5-981b-17ebb1ce2722.pdf>

You've Got Mail!

Country Club Bank sends ACH returns or corrections notifications via encrypted email. If there is any change in staff or an employee needs to be added/removed from receiving these notifications, please contact our Treasury Department.

Questions?

Email the Treasury Department at TreasuryDepartment@countryclubbank.com or call (816) 380-2292.