



Electronic Image Deposit for Correspondent Banks

Availability Schedule ***Effective August 1, 2009***

All **electronic image deposits** made by Correspondent Banks into their Bank of North Dakota account will receive collected funds credit availability based on the following:

Monday - Friday (9:00 p.m. Deadline)

- Bank of North Dakota items will receive immediate availability.
- Country items in the 2nd and 12th Districts will be available on the second (2) day after the deposit date.
- All other items, including US Government items, will receive next day availability.
- Collected funds are stated in business days.
- Collected funds on checks drawn on banks in Federal Reserve areas closed in observance of a holiday are delayed one additional day.



This schedule is subject to change.