

ATTACHMENT 1 - Transmission Location and Formatting Instructions

All files will be submitted in a NACHA format containing only CCD or PPD Standard Entry Codes.

Personal Computer Transmissions

The Company will transmit files to the internet via PVB eBusiness, to be retrieved by The Poca Valley Bank, 7033 Charleston Road (P.O. Box 56), Walton, WV 25286,

Hand-Delivered Files

The Company may hand-deliver files in cases when PVB eBusiness is not available to Poca Valley Bank US Route 119 Main Street, Walton, WV 25286.

ACH Processing Deadlines

Processing Deadline for:

Credit Entries

Transmission of a File: until 11:30 AM two (2) business days prior to effective date.

Debit Entries

Transmission of a File: until 11:30 AM one (1) business days prior to effective date.

The Company is solely responsible for ensuring that the Financial Institution receives the transmission on each processing date.

"Business Day" is a day Financial Institution is open to the public for carrying on substantially all of its business (other than Saturday, Sunday, or listed holidays).

"Effective Date" must be a business day or the record will be processed on the first business day following the effective date.

Holiday Schedule (Non-processing Days)

- New Year's Day
- Martin Luther King, Jr., Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

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NOTE: The link to the Federal Reserve Bank Holiday Schedule is available on PVB's E-Business homepage <https://www.federalreserve.gov>
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Transmission Schedule:

Day

Weekly / Monthly / Other

Time