

CHANGE OF BUSINESS HOURS & CUTOFF TIMES

EFFECTIVE 5/1/25

Business Hours

Lobby Hours

Monday-Thursday
Friday

8:30 AM - 4:00 PM
8:30 AM - 5:00 PM

Drive Thru Hours

Monday-Thursday
Friday
Saturday **Hwy 51 Branch Only*

8:00 AM - 4:00 PM
8:00 AM - 5:00 PM
9:00 AM - 12:00 PM

Cutoff Times

The cutoff time is the time at which the bank stops crediting same-day deposits and transactions. Transactions after the cutoff time are processed the next banking day.

Be aware of the following cutoff times as it will determine when a transaction is official.

Transaction Type

ACH Service
ACH (originated by bank for a customer)
Mobile Deposit
Online Banking Transfers
Remote Deposit
Telephone Banking Transfers
Teller Processing
Wires
Wire Manager

Banking Day Cutoff Times (CST)

9:30 AM / 1:45 PM / 3:45 PM
Allow 2 business days
3:30 PM
5:00 PM
4:00 PM
5:00 PM
4:00 PM
2:00 PM
2:00 PM



Bank of Ripley  **Bank of Tipton**
Home Style Service Branch of Bank of Ripley