

# Early Pay

## Frequently Asked Questions

### **How does Early Pay work?**

Early Pay may make eligible direct deposit funds available in your account as soon as we receive the deposit information from the payer—up to 2 business days earlier.

### **Do I have to enroll in Early Pay?**

Early Pay comes standard on all eligible share savings and share checking accounts. If you're already signed up for Direct Deposit, then you're all set.

### **Will my direct deposit always arrive early?**

Delivery of direct deposit depends on when Insight Credit Union receives the deposit information from the payer. Members may receive direct deposits 2 days earlier, 1 day earlier or on the regularly scheduled payday. Delivery may also vary from one deposit to the next.

Here are some reasons you may not receive your pay early:

- Your deposit isn't sent earlier by your employer or payer
- Your deposit type isn't eligible, such as a bank-to-bank transfer
- There's a payroll system issue from your payer
- Other limitations we set on the account including standard fraud prevention

### **Is there a fee for Early Pay?**

There is no additional cost for Early Pay.

### **What types of accounts are eligible for Early Pay?**

Early Pay is available on all Insight personal checking and savings accounts.