ACH TRANSACTIONS
Quick Reference Guide

FM UNION BANK
Member FDIC

Send an ACH File Using a Template

1. Sign in to **FMUB Digital Banking**.
2. Navigate to **ACH > ACH Templates**.
3. Click the pencil (**Edit**) icon next to the template you wish to use.
4. Review and update the **Amount** for each participant as needed.
5. Click **Save & Close**.
6. Choose one of the following options:
   - **One-Time** – Review the **Effective Date** and change it if necessary, then check the box to the left of your template and click **Initiate** at the bottom of the screen.
   - **Recurring** – Click **Schedule This Batch** below the Effective Date, then:
     - Select the **Start Date**.
     - Select the **Frequency**.
     - Choose one of the following:
       - **No End Date** – Continue transactions indefinitely.
       - **End By** – Select the date recurring transactions should stop.
       - **Number of Transfers** – Enter the number of times the batch should be sent.
     - Click **Initiate**.

> **Note:** Recurring ACH transactions should only be scheduled when the amounts will remain the same each time. If amounts vary, use the One-Time option.

7. Enter the one-time passcode from your security token when prompted to complete the transaction.

> **Important:** Ensure sufficient available funds are in your Offset Account when an ACH payment is sent. Funds are deducted at that time, and payments without sufficient available funds will fail.

Fees may apply. Please refer to your account agreements, fee schedules, and other applicable disclosures for details.