Member FDIC

Bank of Eastern Oregon

2026 - 2027 ANNUAL SECURITY REMINDER

Bank of Eastern Oregon would like to provide a friendly reminder regarding important Cash Management information, processing deadlines, and security considerations.

Please note that all ACH files must be received by 3:00 p.m. at the latest, regardless of the effective date, to allow adequate time for review and verification. In addition, all files must comply with NACHA formatting requirements.

Customers are advised that wire requests after 1:00 p.m. PST, and ACH requests after 3:00 p.m. PST, may not be transmitted until the next business day.

Wires to the Eastern Time Zone must be received by the Wire Transfer Department no later than 11:30 a.m. PST, to be sent that day (due to the three (3) hour time difference).

ACH SUBMISSION DEADLINES

DELIVERY METHOD	DEADLINE	DAY OF DELIVERY
Consumer Debit/Credit Transactions		
Transmission (Debit)	*1:00 p.m.	**One** day prior to effective date
Transmission (Credit)	2:00 p.m.	**Two** business days prior to effective date
Pre-notifications **	3:00 p.m.	6 days prior to effective date

*If you choose this option and for any reason the 1:00 p.m. deadline is missed, your transactions may not be received by the RDFI on time. To ensure the receipt of your entries at the RDFI on the effective date, transmitting your file two days prior to effective date is the preferred method.

**Pre-notification. A Company is required to send a pre-notification for any new payment/payee entries. This helps to ensure the payments will be received without issues. If Company receives notice that a pre-notification has been rejected, Company shall not initiate new transactions for this account until the cause for rejection has been corrected, and another pre-notification submitted to the RDFI.

Transactions must comply with the Operating Rules of WesPay and NACHA which means they must be originated in the correct format, contain accurate information, be authorized by the account holder, and that Company shall cooperate with the Bank in resolving any disputes or errors. BEO shall act as intermediary in any dispute and be a technical resource to Company in understanding their specific obligations under the Rules.

Please reach out to e-banking@beobank.com for an electronic copy of the 2026 NACHA ACH Operating Rules, and we will get you a code to access all the rules and regulations online.

SECURITY CONSIDERATIONS

- Administrators are responsible for addition, removal, and permissions of all sub-users within their company.
- Bank of Eastern Oregon recommends all ACH and wire transfers be initiated under dual control, with a transaction originator and a separate transaction authorizer. Dual control is critical in protecting the Company from fraudulent activity and failure to operate under dual control places the Company funds at heightened risk.
- In addition, Bank of Eastern Oregon recommends you have your own internal process for reviewing and approving files and confirming (outside of e-mail) if the files submitted are accurate to help with any fraudulent account takeovers, or fraudulent requests by email.
- Create a strong password with at least 8 characters that include a combination of mixed case letters and numbers. Require strong passwords by all CM users.
- Prohibit the use of shared usernames and passwords for online banking system.
- Use a different password for each website that is accessed.
- Change the password a few times each year.
- Install commercial anti-virus, malware, and desktop firewall software on all computer systems. Free software does not provide protection against the latest threats and places your information at risk.
- Ensure virus protection and security software are updated regularly.
- Ensure computers are patched regularly, particularly operating systems and key applications with security patches. Most software products allow for automatic updates.
- Do not use login features that save usernames and passwords for online banking.
- Never leave an unlocked computer unattended while using online banking services.
- Never access online banking from an unsecure location, to include an internet cafe, public library, or hotel lobby, etc. Sophisticated software exists that can remotely scan accounts and sign-on information leaving a customer vulnerable to fraud.
- Your organization will receive notification via out of band call that a file is ready to be verified. ACH or Wire files will not process without going through the proper verification channels.
- If you have questions about this process, please contact us.

2026-2027 FEDERAL RESERVE BANK HOLIDAY SCHEDULE

HOLIDAY	DATE
Memorial Day	May 25, 2026
Juneteenth National Independence Day	June 19, 2026
Independence Day	July 4, 2026*
Labor Day	September 7, 2026
Columbus Day	October 12, 2026
Veteran’s Day	November 11, 2026
Thanksgiving Day	November 26, 2026
Christmas Day	December 25, 2026
New Year’s Day	January 1, 2027
Martin Luther King Jr. Day	January 18, 2027
President’s Day	February 15, 2027
Memorial Day	May 31, 2027
Juneteenth National Independence Day	June 19, 2027*

*For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday.

**For holidays falling on Sunday, all Federal Reserve Banks and Branches will be closed the following Monday.

We hope you find this information helpful! If we can be of any assistance to you, please do not hesitate to call.