

Pending Transactions

New Feature within Personal Online and Mobile Banking



FAQ's

What is a Pending Transaction?

Pending Transactions are authorized items that have not yet posted to your account.

What types of transactions can be pending?

- ACH credit transactions, including direct deposit, payroll and merchant credits
- ACH debit transactions including payment to creditors such as insurance premiums, mortgage loans & electronic bill payments
- Checks, drawn on your NCU checking account
- Any payment authorized by providing your routing and account number

When will my available balance be affected?

- For credit transactions, the funds are not available for use until the morning of the post date.
- For debit transactions, which include checks & authorized payments, the funds are withdrawn the evening of the post date.

Will the post date be displayed when the item is in a pending status?

Yes, you will see a *Post Date (the date your balance will be affected)* included in the transaction detail- example on page 2.

What is the benefit of this feature?

An enhanced member experience by providing transparency on each transaction. This additional information helps you (the member) manage your finances and avoid unnecessary fees.

Will these pending transactions affect my available balance?

No, these items are not deducted from the available balance until they post.

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Will account holds also display?

Yes. This includes; debit card purchases (i.e. purchases made at a merchant, gas station, hotel or car rental), check holds, and holds placed on your funds by the Credit Union (i.e. legal, return check, etc.). If you see an account hold you are unfamiliar with please contact us for more information.

Will these account holds affect my available balance?

Yes

Will I see the release date of the account hold?

No

Pending Transaction Display Details:

The Date column on your Transaction History page shows pending transactions that have not yet posted to your account (reflected with a date of "Pending"). Notice the post date is included in the description field and the account balance has not been affected.

Date	Description	Deposit	Withdrawal	Balance
Pending	RI CHILD SUPPORT - RI44001. / Post Date 01/24/2017	\$73.43		

Date	Description	Deposit	Withdrawal	Balance
Pending	CITICARD PAYMENT (CHECK PYMT) / Accounts Receivable Entry SERIAL #: 3707. Post Date 01/24/2017		\$177.92	