



Unlock your money early.

What is Early Pay?

Early Pay is not a loan, but a service that allows you to access your funds from qualifying payroll or government payments up to two days early*. For example, if you usually get paid on Friday, you could see your paycheck in your account as soon as Wednesday.

Can I opt out of Early Pay?

No. Early direct deposit is a free, automatic feature with your account.

How do I enroll in Early Pay?

BCCU members with a checking or savings account in good standing are automatically enrolled in Early Pay.

What is direct deposit?

A direct deposit is an electronic funds transfer, usually from your employer, retirement plan, or government agency, that deposits money directly into your account. Mobile deposits and deposits made in-branch or at an ATM or ITM do not qualify as direct deposits.

How do I set up Direct Deposit?

If you don't have direct deposit, you will need to set it up with your employer or government payor.

How will I know that I've received my deposit?

You can monitor your deposit by checking your online or mobile banking account. You'll be able to see it as soon as the funds are deposited.

What types of deposits are eligible for Early Pay?

The most common direct deposits that qualify for Early Pay are payroll checks and payments from state or federal governments like Social Security, unemployment and retirement benefits.

Will my direct deposit always arrive on the same day?

Because businesses and employers don't always submit their direct deposit at the same time for each pay period, the day and time your direct deposit arrives may differ from one pay period to the next. We don't have control over when the direct deposit files are submitted.

How long will it take if I'm just now setting up my direct deposit?

That depends mainly on your employer or payor, but it could take up to 60 days for the direct deposit to be eligible for Early Pay.



*BCCU may credit up to two business days early regularly-occurring direct deposits made to consumer savings, checking, or money market accounts. Eligibility of a direct deposit for Early Pay is determined by BCCU in its sole discretion. We do not guarantee early availability of direct deposits, as the service is dependent upon the timing of payor's notification to us of a deposit to your account. You agree we may debit your account for the amount of any Early Pay deposit that is returned, rejected, or otherwise uncollected by BCCU, even if the debit results in an overdraft. You are responsible for curing any overdraft and paying any resulting overdraft fee. See the Funds Availability Policy Disclosure in your Agreements and Disclosures agreement for additional information about funds availability and the General Terms section regarding overdrafts.



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