

Posting of Closed End Consumer Mortgage Periodic Payments

Blackhawk Bank is committed to promptly posting periodic payments¹ to your closed end consumer mortgage loan. Below is our posting schedule. All times reflected are Central Time.

Note: Payments received outside of these guidelines will be posted on the next business day.²

Payments Received at Full Service Branches: ⁴	When payment will be posted:
In person at the Teller Line or Drive-up	Same business day ² as received including Saturday ³ if it doesn't fall on a Federal Holiday
By Mail: delivered to, or picked up by the Bank from the Post Office by 9:00 a.m.	Same business day ² as received including Saturday if it doesn't fall on a Federal Holiday.
By Night Deposit Box: Placed in box before 7:30 a.m. Mon-Fri on a business day ²	Same day as received
Placed in Night Deposit Box before 8:30 a.m. Sat	Same day as received unless it is a Federal Holiday, then it will be processed on the next business day. ²
By Telephone Transfer request to bank associate	Same business day ² as received
By Telephone Transfer request through automated phone system (Bank by Phone) made before 7:00 p.m. on a business day ²	Same day as received
NetTeller Online Banking transfer made before 7:00 p.m. on a business day ²	Same day as received
Automatic Funds Transfer	Automatic Funds Transfers are processed Monday – Friday. If your transfer date falls on a Saturday, Sunday or Federal Holiday, your transfer will occur on the preceding business day. ²
ACH – Automated Clearing House Transfer	ACH Transfers are processed Monday – Friday. If your transfer date falls on a Saturday, Sunday or Federal Holiday, your transfer will occur on the preceding business day ²

¹**Periodic Payment** – A periodic payment consists of the amount necessary to cover principal, interest and escrow (if applicable).

²**Business Day** – Monday through Friday, except Federal Holidays, with the following hours:

Lobby Hours at full service branches⁴

- Monday - Thursday 8:30 a.m. – 5:30 p.m.
- Friday 8:30 a.m. – 6:00 p.m.

Drive-Up Hours at full service branches⁴

- Monday – Thursday 7:30 a.m. – 6:00 p.m.
- Friday 7:30 a.m. – 7:00 p.m.

³**Saturday hours at full service branches⁴ unless it is a Federal Holiday and we are closed:**

- Lobby Hours – 8:30 a.m. – 12:30 p.m.
- Drive-Up Hours – 8:30 a.m. – 12:30 p.m.

⁴**Full Service Branches include:**

- 400 Broad Street, Beloit, WI
- 2200 Cranston Road, Beloit, WI
- 5206 Elevator Road, Roscoe, IL
- 9609 Forest Hills Road, Machesney Park, IL
- 2475 N. Perryville Road, Rockford, IL
- 3101 11th Street, Rockford, IL
- 2141 N. State Street, Belvidere, IL