



December 31, 2025

Dear Valued ACH Customer,

We are pleased to inform you that following the completion of our annual Automated Clearing House (ACH) review, your Online ACH service has been renewed through **August 2026**.

As your ACH originating financial institution, Skowhegan Savings is required to provide you annually with information regarding ACH processes, rules, and regulations. On **December 11th, 2024**, we provided you with the **2025 NACHA Operating Rules and Guidelines** updates, along with the **2025 Federal Reserve Holiday Schedule**, which outlines dates ineligible for ACH processing.

Please be reminded that all ACH activity must remain in compliance with both the NACHA Rules and the Skowhegan Savings Online ACH Agreement. Skowhegan Savings reserves the right to audit your ACH processes at any time. Any breach of the NACHA Rules or your ACH Agreement may result in the suspension or termination of your ACH origination privileges.

It is imperative that none of the ACH transactions originated by your business are sent to or redirected, either in full or in part, to a financial institution located outside the territorial jurisdiction of the United States. Such transactions are classified as International ACH Transactions (IATs) and cannot be processed as standard ACH entries.

Additionally, Skowhegan Savings does not support third-party sender transactions. All ACH transactions must be initiated in the name of, and on behalf of, your business only.

Please note that while annual reacknowledgement of these guidelines is not required, it may become necessary under certain circumstances. If concerns arise regarding your ACH activity, compliance issues, or suspicious behavior, reacknowledgement will be required at that time. A surprise audit may also be conducted to ensure continued compliance.

We appreciate your attention to these requirements and your ongoing commitment to compliance. If you have any questions or need further clarification, please contact Business Cash Management at **207.858.2675**.

Sincerely,

Jess, Patsy, & Angel
Business Cash Management Team