

## Treasury Management Processing Times (Schedule C)

| Application            |                      | Cutoff  | Comments                                                                                                                                                                                                                                                                                              |
|------------------------|----------------------|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Online Wire Transfers  | Domestic             | 5:00PM  | We will make every effort to process wires entered before 5:00PM, however if additional fraud validations are required and we are unable to obtain these validations, the wire may not be processed until the next business day.                                                                      |
|                        | International        | 5:00PM  | We will make every effort to process wires entered before 5:00PM, however particularly in the case of International wires, additional verification may be required by WesBanco or an intermediary institution. We encourage that International Wires be entered as early as possible to avoid delays. |
| Positive Pay           | Check Reconciliation | 12:30PM | Exception items are presented at 7:00AM and must be decisioned by 12:30PM. If an item is not decisioned before the cutoff, it will be subject to the issued item default rule.                                                                                                                        |
|                        | Payee                | 12:30PM | Exception items are presented at 7:00AM and must be decisioned by 12:30PM. If an item is not decisioned before the cutoff, it will be subject to the issued item default rule.                                                                                                                        |
|                        | ACH                  | 3:00PM  | Exception items are presented in real time and must be decisioned by 3:30PM. If an item is not decisioned before the cutoff, it will be subject to the issued item default rule.                                                                                                                      |
| Remote Deposit Capture | RDC                  | 6:00pm  | To ensure timely processing and to avoid any delays, please note that Remote Deposit Capture submissions must be completed by 6:00pm. Any deposits made after this time will be processed on the next business day.                                                                                   |
| ACH                    | Same Day             | 2:00PM  | Same day files received by 2:00PM will be sent to the Federal Reserve at 3:00PM. Same Day files for the next business day will be accepted after 2:00PM and processed in the next collection window.                                                                                                  |
|                        | All Other            | 4:00PM  | All other ACH files that are received by 4:00PM will be sent to the Federal Reserve at 6:00PM                                                                                                                                                                                                         |
|                        | NACHA Upload         | 4:00PM  | These files are processed in several collection windows throughout the day; but must be submitted by 4:00PM to be processed in the 6:00PM window.                                                                                                                                                     |