



Earlier Direct Deposit Frequently Asked Questions

What is Earlier Direct Deposit (Earlier DD)?

Answer: Earlier DD is a free service that AHCU provides to its members; giving members access to their pay up to two days early. There's no enrolling or activating. All you need to do is set up a direct deposit to your AHCU Checking or Savings account. If we receive your direct deposit information from your employer early, we will deposit your pay into your account—up to two days early.

How do I enroll in Earlier DD?

Answer: That's the great part—we'll do the work for you! Once we receive your direct deposit information from your employer, we will deposit the funds into your account, and you will be automatically enrolled!

Why did I receive my direct deposit earlier last pay day but not this pay day?

Answer: Employers don't always submit their direct deposit information at the same time each pay period. For example, one pay period, they may submit it one day early, and the next they may submit it two days early. Unfortunately, we don't have control over the timing.

What kind of direct deposits can I get earlier?

Answer: The direct deposit must be recurring. Salary, social security, pension, military payments, and VA benefits are all included.

Is there a fee for Earlier DD?

Answer: No, Earlier Direct Deposit is a free benefit we offer our members.

What time does Earlier Direct Deposit hit my account?

Answer: Typically, between 12 a.m. and 6 a.m. on the day your employer sends AHCU their payroll file.