

# Instant Payments

**Instant Payments** are bank transfers that happen instantly, meaning you can send and receive money any time, including weekends and holidays, and the money shows up in seconds.

\*Iowa State Bank participates with Real-Time Payments and FedNow to provide faster incoming credits to your account.

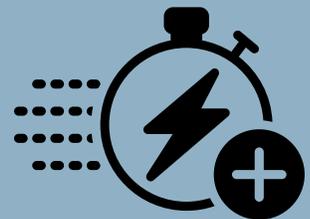
\*This means that any customer receiving a credit from a payment platform can have faster access to the funds. Common services that use this feature include Venmo, Square, PayPal, Plaid, and more.

## What are the Benefits?

- Receive your funds within seconds, no more guessing on when the funds will hit your account
- No delay from holidays or weekends

## What's the cost?

**Free** to all ISB customers



**Iowa State Bank**  
myiowastatebank.com