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How Long Does It Take for a Check To Clear?

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It typically takes one or two business days for a check to clear, but there are some exceptions depending on federal laws and each bank's policies



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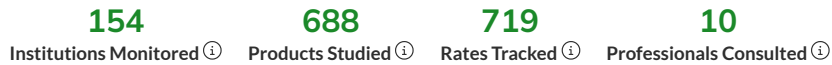
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☰ In This Guide

When you're paid with cash, you can use it immediately. But payment via check, although it can be fast, isn't instant. In most cases, it takes one or two business days to access the funds from a deposited check. If you're waiting on a check to clear so you can use those funds, it's crucial to know how long it will take before you can access that money.

In this article, we at the MarketWatch Guides team explain typical check clearing times, along with factors that may affect how long it takes a check to clear.

Key Takeaways

- It can take one or two business days for a check to clear, depending on the financial institutions involved, the amount of the check and other factors.
- Factors that may cause a longer clearing time include the type of check, the amount of it and your bank's cutoff time for accepting a check that business day.
- Check your balance regularly to avoid overdrawing your account or being late on bills while you wait for a check to clear.

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Factors That Affect Check Clearing Times

[Regulation CC](#) is a set of federal regulations that governs the rules around [check deposits](#) and hold times. The legislation requires banks, [credit unions](#) and other financial institutions to disclose to their customers the amount of time it takes for check deposits to clear in various scenarios.

Although most checks clear by the second business day, a number of things could affect the availability of funds. Each financial institution has its own policies and timelines regarding how long it will take for a check to clear. These factors, as well as other considerations, can affect the clearing process.

Here are some of the factors that can affect the length of time between a check being deposited and the funds being available for the recipient:

The Financial Institution Issuing the Check

If the check was written from an out-of-state bank or your bank has concerns about being able to collect the funds, your bank could hold the money. An [exception hold](#) may apply if a bank needs additional time to ensure it can collect the funds and that a check isn't fraudulent.

Your Banking History

If you have a history of writing or depositing checks that don't clear due to insufficient funds, your bank may take longer to clear checks you write to someone else or deposit in your account. A bank may also place a hold on checks written from or deposited in an account that's less than 30 days old or to ensure there's no fraudulent activity taking place.

Type of Check

Some types of checks, by design, clear faster than others. This includes the following:

- [Certified checks](#)
- [Cashier's checks](#)
- U.S. Postal Service [money orders](#)
- Checks written from a payer that uses the same bank as the payee
- Checks from government agencies, such as tax refunds

Regulation CC stipulates that these types of checks generally must be made available on the next business day.

Amount of the Check

Most banks are required to make up to \$225 from a deposited check available on the first business day after deposit. Checks for more than that amount may have the full amount available up to two business days after (if the check clears). Amounts above \$5,525 may be held for up to five business days for most checks, but a longer clearing time may be established if a bank has reasonable cause.

Time of Day

Each bank has its own cutoff time for what it considers the end of the business day. If you [deposit a check](#) after the cutoff time, the bank will count it as a deposit made on the following business day.

Missing your bank's cutoff time can delay your check clearing by a day or more, particularly if you deposit your check on a weekend or the night before a banking holiday. Generally, Regulation CC allows cutoff times for deposits to be no earlier than:

- 2 p.m. for checks deposited at a branch
- 12 p.m. for checks deposited at an ATM or other off-site locations

These rules may apply to local time where you make the deposit or local time at your bank.

Understanding Your Bank's Check Clearing Times

Many factors can affect how long it takes for a check to clear. Checks deposited in person at your bank are likely to clear faster than checks deposited via an ATM or [mobile banking deposit](#).

Below, we've outlined how to find out the clearing times at nine of the [largest banks in the U.S.](#) In most cases, you can refer to a bank's customer service page or deposit account agreement for terms and conditions on funds availability. You can also contact the bank by phone.

Chase Bank

With Chase, checks generally clear after one business day or by the next business day for personal accounts and up to two business days for business accounts. However, longer wait times may apply for new accounts, large amounts or other factors.

The deposit cutoff times for business days are as follows:

- Before closing time at a Chase branch
- Before 11 p.m. ET for ATM deposits and eligible mobile accounts (unless noted otherwise)

For more information, call [Chase's](#) customer service line for personal banking at 1-800-935-9935 or visit your local [Chase branch](#).

Bank of America

Checks typically clear by the next business day at Bank of America, but clearing times may range from two to seven days.

The deposit cutoff times for business days are based on the time zone where you opened your account:

- Before 9 p.m. ET or CT for [mobile check deposits](#)
- Before 8 p.m. MT or PT for mobile check deposits (some exceptions apply)

For more information, call [Bank of America's](#) customer service line for checking and savings at 1-800-432-1000 or visit your local [Bank of America branch](#).

Wells Fargo

Deposits made on a business day before Wells Fargo's cutoff time will generally be available the same business day. However, exceptions may apply.

The deposit cutoff times for business days are as follows:

- Before 9 p.m. local time for most [Wells Fargo](#) ATMs (may vary by location)
- Before 9 p.m. PT for mobile check deposits

For any additional questions, contact Wells Fargo's customer service line at 1-800-869-3557 or visit your local [Wells Fargo branch](#).

Citi

Checks deposited at [Citi](#) generally clear by the next business day, but exceptions apply.

The deposit cutoff times for business days are as follows:

- Before closing time at a [Citi branch](#)
- Before 10:30 p.m. ET for mobile check deposit or deposits at ATMs

For more information, contact Citi's banking customer service line at 1-888-248-4226.

U.S. Bank

For a deposit made before that business day's cutoff time, [U.S. Bank's](#) policy is that most checks will clear by 8 a.m. CT on the next business day.

The deposit cutoff times for business days are as follows:

- Varies by branch but may be as early as 2 p.m. local time
- Deposits made after 8 p.m. local time or after closing are considered received on the next business day.
- Before 10 p.m. CT for mobile check deposit; deposits made after 10 p.m. CT may require additional processing time
- Exceptions may apply.

For more information, contact U.S. Bank at 1-800-872-2657.

PNC Bank

Funds for personal and business checks deposited at PNC Bank before the cutoff will generally be available by the next business day, but exceptions may apply depending on the issuing bank and the amount of the check. Large deposits may take up to two business days.

The deposit cutoff times for business days are as follows:

- Generally, before 10 p.m. ET, but exceptions may apply

For questions regarding personal bank accounts, contact [PNC Bank](#) at 1-888-762-2265 or visit your [local PNC branch](#).

Truist Bank

At Truist, checks deposited before the end of a business day are generally available by the following business day. Exceptions apply.

The deposit cutoff times for business days are as follows:

- Varies by branch for in-person deposits
- Before 9 p.m. ET for ATM and mobile check deposits

For more information, contact the [Truist](#) customer service line at 1-844-487-8478.

Capital One

Capital One's check clearing times vary based on the source of the check and the type of [Capital One account](#) that's receiving the deposit. In general, deposits are available by the next business day.

The deposit cutoff times for business days are as follows:

- Before 9 p.m. ET for mobile deposit

For more information, contact Capital One's customer service line for banking at 1-800-655-2265.

TD Bank

Deposits made at [TD Bank](#) before the cutoff time are generally made available by the next business day, but exceptions may apply.

The deposit cutoff times for business days are as follows:

- Before closing time (may vary by location)
- Before 8 p.m. ET for ATM and mobile app deposits

For more information, contact TD Bank at 1-888-751-9000.

How To Better Manage Finances for Check Clearing

If you don't know your account balance when you're writing checks or waiting to receive a check, you could end up with bounced checks and unpaid bills. Bouncing a check can [overdraft your account](#) and lead to the bank holding your checks longer, making it even harder to manage your cash flow.

Many banks charge a fee for checks that don't clear due to insufficient funds. This fee can be charged to you even if you didn't know the check you wrote wouldn't clear. You may also be charged a fee if a check you deposit bounces.

Check Your Account Balance Regularly

Ideally, you'll know how much money you have in your [checking account](#) before you write a check or use your debit card. [Mobile and online banking](#) can simplify tracking your money flow since they give a clear snapshot of your available funds and pending payments at any time.

Use Peer-to-Peer Payment Services

Consider using a peer-to-peer payment service such as [Venmo, Zelle or PayPal](#) to make managing your personal finances easier. With these services, the money is typically withdrawn from your account instantly or within a day. Since the payment is quickly deducted from your account, you can know your new balance sooner.

Take Advantage of Small-Business Tools

Small-business owners can use free online accounting software that can help manage cash flow by automating payments or indicating when payments are due. Many small-business credit cards are also able to sync with online accounting software to streamline your bookkeeping and help you keep track of payment due dates.

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The Bottom Line: Check Clearing Times

Most checks generally clear within one or two business days after they're deposited. This may take longer depending on factors including your bank's cutoff time for accepting checks that business day, the type of check you're depositing and the amount of the check. If you have a poor [banking history](#) or an account that's less than 30 days old, you may be subject to longer hold times.

Knowing how much money you have in your account and when your check funds for both deposits and payments will clear are vital components of healthy financial planning.

FAQ: Check Clearing Times

How long does it take for a check to be fully cleared? ✓

Does it take a full seven days for a check to clear? ✓

Can a check clear in one day? ✓

Do big checks take longer to clear? ✓

**Data accurate at time of publication*

If you have feedback or questions about this article, please email the MarketWatch Guides team at editors@marketwatchguides.com.

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