

# Influence the Future of the ACH Network

**Nacha Direct Members are comprised of Financial Institutions and Payments Associations. They shape and influence the governance and direction of the ACH Network and the Nacha Operating Rules through cross-industry cooperation, innovation and collaboration.**

## Direct Financial Institution Member Benefits



Vote directly on Nacha Operating Rules ballots and participate in the Nacha rulemaking process



Network with other payments industry leaders to share ideas and perspectives



Receive early access to critical industry information providing you the opportunity to influence and prepare for upcoming changes



Nominate, elect and serve on Nacha's Board of Directors to help provide vision and leadership for the ACH Network and Nacha's future



Contribute to Nacha's efforts to educate and advocate for the ACH Network with regulators, legislators and other stakeholder organizations whose policies affect the payments system



Participate in the Nacha Lawyers Committee, a group of payments industry attorneys



Receive member pricing, discounts and special program opportunities

## Membership Eligibility

**Any federally insured depository financial institution that is a member of a Payments Association can join.**

## Current Members

American Express National Bank  
Bank of America N.A.  
BMO Bank N.A.  
BNY  
Cadence Bank  
Capital One  
Citibank N.A.  
Citizens Financial Group  
Commerce Bank  
Corporate America Credit Union  
Deutsche Bank Trust Company Americas  
Discover Financial Services, Inc.

Evolve Bank & Trust  
Fifth Third Bank  
First Citizens Bank  
First PREMIER Bank  
Goldman Sachs Bank USA  
Huntington National Bank  
J.P. Morgan Chase & Co.  
Key Bank  
M&T Bank  
Merrick Bank Corporation  
Navy Federal Credit Union  
North American Banking Company  
Pathward, N.A.

Optum Bank, Inc.  
PNC Bank  
Regions Bank  
SouthState Bank  
Synovus Financial Corporation  
TCF National Bank  
TD Bank, N.A.  
Truist  
UMB Bank, N.A.  
USAA Federal Savings Bank  
U.S. Bank  
Webster Bank  
Wells Fargo

## Learn More

To inquire about or to apply for Nacha membership, contact us at 703-561-1100 or [membership@nacha.org](mailto:membership@nacha.org) or visit [nacha.org/membership](https://nacha.org/membership).

