

Shared Branching

Policy and Procedures

January 2012



FSCC History

- * In July, 1990 – Financial Service Centers Cooperative, Inc. (FSCC) was incorporated
- * In January 2012 FSCC, LLC. (FSCC) is now a part of CO-OP Shared Branching
- * FSCC is an International Network with locations in
 - ❖ Puerto Rico, Guam, Italy and Germany
 - ❖ Operate as a true cooperative
 - ❖ Only Network to offer Shared Branching at retail stores
- * FSCC is one of three Networks that makes up the CO-OP Shared Branching Network
- * Locations within the FSCC Network are known as Outlets

CU Service Center Network National Shared Branching

- * Number of Shared Branches – Over 6,700 locations including 2,206 Vcom® Unit Kiosks at 7-Eleven®
- * Guest Members of over 1,700 Credit Unions use shared branching today
- * Over 140 million transactions are processed a year
- * All 50 states have locations
- * Stand-alone branches may not have a credit union name associated with those locations

Basic Teller Functions

(You already do many of these things today)

Basic Teller Functions

- * Many of the same teller functions apply to shared branching:

- * Member Session:
 - ❖ Ask member or joint owner for their account number
 - Shared branching, ask for CU name
 - **March 26, 2012 you will be able to use Social Security numbers to look up accounts for FSCC participating credit union members**

 - ❖ Ask for their valid & proper identification
 - ★ All Identifications must contain the members photo, signature and other identifiable features of the member and identification number

 - ❖ Verify legitimacy of Cash and checks/items
 - ★ Only U.S. currency accepted for deposits
 - ★ Checks/Items must be processed through the Federal Reserve Bank

 - ❖ Perform Transaction/s
 - ★ Get authorization on Flagged accounts
 - 5 – (Shared branching, Call Host CU)

Basic Teller Functions

- * Name on ID must match name on account appearing on the screen
 - ❖ **Verify Identification** to member and joint owners account information that appears on your teller platform screen
 - ❖ **Compare** the identification photo to the individual in front of you
 - ❖ **Document** the valid ID information on the receipt/voucher or electronically
 - ❖ **Signature** – the member, joint owner and non-members must sign a receipt. Compare the signatures
- * Transactions must be performed in person unless the use of a drop boxes is permitted by the location

Basic Teller Functions

✧ **ALL Members can do the following:**

- ❖ Deposits and withdrawals
- ❖ Loan Payments
- ❖ Loan Advances
- ❖ Account Inquiries
- ❖ Transfers
- ❖ Statement Prints

✧ **The following transactions may also be available:**

- ❖ Money Orders and Traveler's Checks – if available
- ❖ VISA or Master Card advances – if available

✧ **Other Member services where available:**

- ❖ Notary Services
- ❖ Photocopy requests
- ❖ Fax Services

Basic Teller Functions

- * Currency Transactions Reports
- * Suspicious Activity Reports
- * Monetary Log
- * Office of Foreign Asset Control

NOTE: CTR, SAR, Monetary Log, and OFAC reporting and checking requirements must be adhered to for Shared Branching

Basic Teller Functions

* Verifying Negotiability of Checks

- ❖ Check/Item is in US Dollars and payable to the guest member or guest joint owner
 - ★ The payee's name should match the Member's name appearing on the account – follow industry standards by having member endorse the item again
- ❖ Has appropriate routing/transit number encoding
 - ★ payable through the US Federal Reserve Bank
- ❖ Is not stale dated (6 months unless otherwise stated)
- ❖ Is current dated
- ❖ Is not post dated
- ❖ Is signed by the maker

Basic Teller Functions

* Verifying Negotiability of Checks (continued)

- ❖ Has matching written and numerical numbers
- ❖ Is not written in pencil
- ❖ Is a negotiable item
- ❖ Is not a third party item
- ❖ Is not a returned item
- ❖ Is not a collection item

* Inspect each check/Item presented:

- ❖ Check for alterations or irregularities
- ❖ Check for any stated security features, such as water marks or disappearing ink

NOTE: If you are not comfortable accepting any item, you have the right to refuse it but explain to the member why!

Basic Teller Functions

- ✧ What endorsements are acceptable?
 - ❖ Properly endorsed
 - ★ Actual guest member's or guest joint member endorsement

 - ★ "Credited to the account of the within named payee" – unless otherwise stated on the item

 - ★ "For Deposit Only"

 - ★ "For Deposit only into the account of ..."

Basic Teller Functions

- ✧ What endorsements are not acceptable?
 - ❖ Qualified endorsements – “without recourse” appears above the endorser’s name
 - ❖ Special Endorsements – transferring a check to another person
 - ★ (Third Party Items)

Basic Teller Functions

- ✧ Written conditions on back of items
 - ❖ Make sure there are no obligations required by the Member Service Representative (MSR/Teller) or credit union

 - ❖ A few acceptable examples are:
 - ★ To be signed in the presence of a teller
 - ★ COM Checks – require a call for authorization code
(Truck drivers use these for expenses)

Basic Teller Functions

✧ Money orders and Travelers Checks

- ❖ Purchased with cash or a withdrawal/advance
- ❖ Withdrawal/advance is limited to the funds available in the account
- ❖ Follow internal credit union logging procedures
- ❖ Charge the appropriate fee
(Shared Branching use Guest Member Fee Schedule and use the Special Purchase codes)

Shared Branching

Definitions

- * **CU Service Centers®** –Network Name and Logo Mark (Swirl) identifies the shared branching network for guest members
- * **Participating Credit Union** – Your members visiting Outlets – other terms to identify you – Issuer, Host Credit Union
- * **Outlet Owner Credit Union** – Your credit union operating Outlets – other terms to identify you – Acquirer, Service Center, Shared Branch location
- * **Outlet** – A Service Center location on the FSCC Network
- * **Primary/Secondary Contacts** – Credit union’s designated individuals who are the focal point of all communication between credit unions, staff, FSCC and vice versa. Responsible for distributing all information to the branches, departments and staff. Have greater knowledge of policies and procedures
- * **Guest Members** – Member’s of other participating credit unions visiting your Outlet
- * **COOP Shared Branching** –Three networks make up the CU Service Centers® Network, CUSC (1) – GA, FSCC (2) – CA and SCC (3) – MI

NOTE: The numbers 1, 2, and 3 indicate the network a credit union belongs to. This is found in your queue of participating credit unions

Outlet Responsibilities

- * **Outlet Owners are prohibited from cross selling their own credit union services to any other credit union guest members or guest joint member**
- * Outlet owners must adhere to the FSCC User's Guide and other documents provided by FSCC
- * Outlet Owners may not deviate from the Guest Member Fee Schedule
- * A phone should be available for credit union guest members guest joint member to use to contact their host credit union

How do I know what Network the guest member belongs to?

- * Credit Unions belonging to the FSCC Network are found on the
 - ❖ FSCC Authorization Phone List
 - ❖ Published weekly on **www.fsc.com**
 - ❖ Must obtain a new list each Monday

- * Credit Unions not on this list or that have a 1 or 3 next to their name on your teller system, are considered National Credit Unions

- * All Host Credit Unions appear on the ISO Bin File

Authorization Phone list

FSCC Authorization and Information Contact List

Credit Union	Authorization Contact(s)	Main Phone No.	CTR Fax	Loan Information Contact(s)
1st Valley CU	Thi-Bui Juarez 889-0838 ext. 219 Monica Hernandez ext. 230 Cynthia Romero ext. 227	(909) 889-0838	909-889-7973	Sue Studley 909-889-0838 ext. 215 Lydia Wade ext. 217 Lisa Daniels ext. 211
360 FCU	Christine Magleora 860-627-4222 Julie Vernon 860-627-4230 Claire Miner 860-627-4206	(860) 627-4200	860-627-4224	Pam Mallory, 860-627-4235 Keith Kessler, 860-627-4236 Raya Mercey, 860-627-4221
Abri CU	Memer Services 815-267-7700	(815) 267-7700	815-267-7701	
ACME Continental CU	Tina Gober ext 100 Wilma Croom ext 128 Jon Kristinat ext 105	(708) 849-3113	708-849-0034	Lola Johnson ext. 126 Lisa Wells ext. 126 Jon Kristinat ext. 105
Advancial CU	Access Services Department 972-201-1811 Kim Simpson 972-201-1814 Rusty Mankin 972-201-1816	(800) 322-2709	214-880-9576 Attn: Mike Ryles	Member Service Center, 972-201-1811 after hours fax 214-880-9501 for loan apps
Advantage CU	Rhonda Oswalt 641-792-5660 Jen Timmins 641-792-5660 Corinne Coyle 641-792-0240	(641) 792-5660		Jen Timmins 641-792-5660 Leslie Nehring 641-792-0240 Paula Vanderhart 641-792-0240
Aerospace FCU	Jeri Smith 310-336-0635 Nancy Wood 310-336-0640 Cynthia Chafe 310-336-8855	(310) 336-5030	310-336-8212	Karen Raimondo, 310-336-0641; Devra Winstead, 310-336-5061; Florence Lavine, 310-336-5461
Affinity FCU	Call Center 800-325-0808	(800) 325-0808	908-860-3891	800-325-0808, Call Center
Air Force FCU	Melissa Vega ext 218 Oscar Maldonado ext 219 Valerie Reyes ext 223 Roy Cervantes ext 202 Manuel Serna ext 236	(210) 673-5610	210-246-5167	210-673-5610
Alaska Airlines/Horizon Air EFCU	Pauline McDonnell 206-824-9800 Opt #3 Cindy Lee 206-824-9800 ext. 703 Alyssa Owens 206-824-9800 ext. 727	(206) 824-9800	206-824-1421	Donna Brehmer 206-824-9800 ext. 702 Sue Teasley 206-827-9800 ext. 711 Susan Williams 206-824-9800 ext. 705
Alaska District Engineers FCU	Julie Ebben 907-753-5118 Sally Cameron 907-753-5118	(907) 753-5118	907-753-6232	Jeannette Bulaong 907-753-5118
Alaska USA FCU	Operations Administration 907-786-2711	(800) 525-9094	907-929-6549	Telephone Loan Center, 907 -786-2826
Alhambra CU	Debra McConnell ext. 207 Deborah Hallahan ext 205	(602) 246-5120	602-433-1437	Eddie Moraga ext 216
Alliance CU	800-232-8669, Press "0" for a Customer Service Representative	(800) 232-8669	408-445-9327	Loan Dept. Extensions: ext. 5480 for CA; ext. 2250 for NC
Alliant CU	Telephone Service Center 800-328-1935 #3	(773) 462-2000	773-462-2093	Lisa Hartmann 773-462-2158 Anthony Clarizio 773-462-2267 Rhonda Minks 773-462-2035
Allied CU	Frank Michael ext 118	(209) 235-9119	209-235-9129	Frank Michael ext. 118

Guest Member Card (Required at the Teller window)



CU SERVICE CENTERS
The Member-Friendly Financial Network[®]

Account #: _____

FIND A BRANCH
Phone: 1.888.287.9475
Web: www.cuswirl.com
Mobile: m.cuswirl.com

(This card cannot be used as identification)

Call Center Outlet: 1.866.692.8669

HOW TO ACCESS
You need three things to access your account:

- The name of your credit union
- Your account number
- A valid U.S. Govt. (City/State/County/Federal) Issued picture Identification with signature

Additional rules may apply for you to transact business on your account

SERVICES AVAILABLE AT CU SERVICE CENTERS[®] LOCATIONS

- Deposits and Withdrawals
- Loan Payments and Loan Advances
- Transfers
- Statement Prints (Recent Account History)

ADDITIONAL SERVICES AT MOST LOCATIONS

- Fax Services and Photocopies
- Money Orders
- Travelers Checks
- Notary Services

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FOR MORE INFORMATION VISIT WWW.CUSWIRL.COM

Revised 08/01/11

Guest Member Card

HOLDS AND DEPOSITED FUNDS

Funds deposited at CU Service Centers may not be available for immediate withdrawal. Holds are placed by your credit union on items deposited based upon your credit union's hold policies, not the Service Center.

CU Service Centers cannot remove a hold placed on your deposits. To request a removal of a hold, you must contact your own credit union directly. Refer to your credit union's Funds Availability Policy for further information. The Service Center reserves the right to refuse acceptance of any item presented for deposit or payment.

STOP PAYMENTS

CU Service Centers cannot accept a stop payment request on your personal checks.

ACCOUNT TRANSACTION INQUIRIES

Questions about transactions made on your account? Please contact your credit union directly.

CU SERVICE CENTERS® FEE SCHEDULE

DEPOSITS/WITHDRAWALS

Check Deposits

- 11 or more checks

Check Withdrawal Fee (A withdrawal made out in a form of a check)

FREE

\$.17 per check

\$5.00 each

OTHER SERVICES (if available)

FAX Request (first page)

- Each additional page

\$3.00

\$1.00

Money Orders

\$3.00 each

Travelers Checks

1% of face value

Dual Signature

1.5% of face value

Photocopies

\$.50 each

Indemnification Agreement

\$25.00 each

Rolled coins (deposit or purchase)

\$.25 each per roll

(Coin machines may charge a % of the amount)

CU for Kids® Gift Card

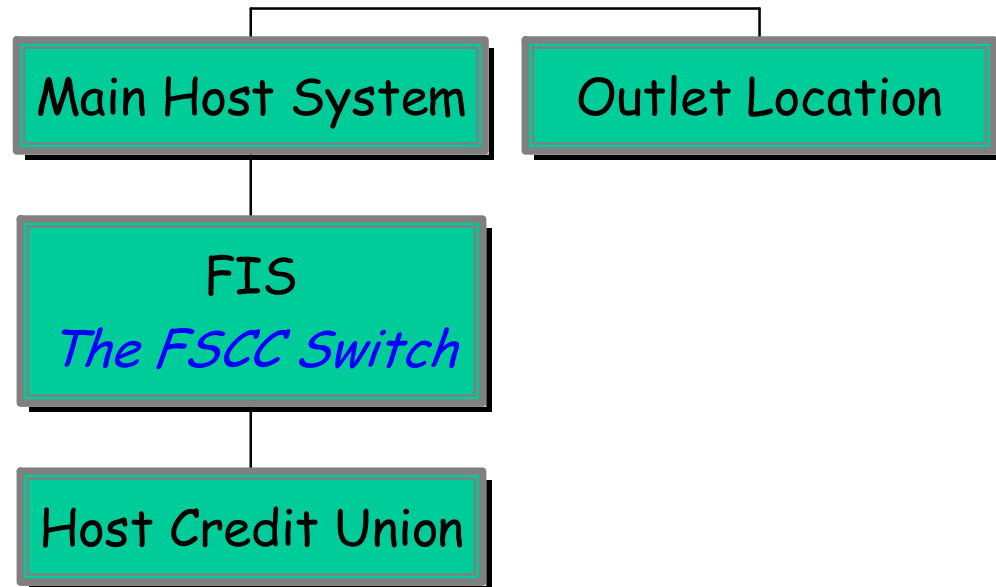
\$5.50 per card

Notary Service (Fees may differ by region)

Posted fee

How the Network Works

1. Guest member visits the Outlet location
2. MSR inputs guest member CU name and account #
3. Outlet's Main Host System routes transaction to FIS and then to Host CU
4. Host CU Authorizes and posts transaction
5. Outlet's Main Host System posts approved transaction
6. Transaction routes back to MSR



Accessing Guest Member Accounts and Verification/Identification

Accessing Guest Member's Account

✧ Three Things a guest member or guest joint owner must have to perform a transaction at an Outlet

★ Name of their credit union

★ Account number

★ A valid identification

– **Note: For FSCC participating credit unions only - As of March 26th 2012 you will be able to look up guest members using their Social Security number.**

Accessing Guest Member's Accounts

- * Accounts accessed at the teller window by:
 - ❖ Select the Host CU name
 - ❖ Enter the guest member's base account number
 - ★ This is called a "Member Verification"
 - ★ The MSR can only attempt to bring up a member account no more than three tries
 - Give guest member a Guest Member Card
 - Refer them to their own credit union
 - ★ When financial transactions are restricted or denied or the accounts are not available, NO ADDITIONAL ATTEMPTS WILL BE MADE without the Host CU approval
 - Refer the guest member to their own credit union

Accessing Guest Member's Account

- * Non-guest members can make deposits or payments
- * If the guest member has not endorsed the item and the item does not require “personal endorsement” the account number must appear on the front of the item
- * Non-guest members must have:
 - ❖ Guest member's name
 - ❖ Name of the guest member's credit union
 - ❖ Guest member's account number or **Social Security number for FSCC participating credit union only**
 - ❖ And their own valid identification

Guest Member Verification/Identification

- * Identification must be verified for all shared branch transactions
- * Name on ID must match name on account appearing on the screen
 - ❖ You may ask specific account questions to further ensure the person in front of you is the member
 - * Ask 3-5 account related questions. Examples: Last 5 digits of SS#, do you have a joint owner, What is the joint owners name, address on the account, among other account questions
- * Verify photo on ID to the person in front of you
- * Verify signature after the guest member signs the receipts
- * Document ID information on the receipt/voucher or electronically
 - * Type of ID
 - * License Number, military id #, or badge #
 - * Expiration Date

Guest Member

Verification/Identification

- * Use the ID Checking Book if you are unfamiliar with any ID

- * Acceptable valid primary identification
 - ❖ All identifications found in the I.D. Checking Guide ***(must have photograph and signature)***
 - * (Where to purchase the guide: Drivers License Guide Company, 1492 Oddstad Dr Redwood City CA 94063 or www.idcheckingguide.com)

 - ❖ U.S. City, State, County, Federal ID card or badge

 - ❖ U.S. State issued paper renewals identified as a driver's license renewal with original expired driver's license (may have holes punched).
 - * ***Do not accept Temporary Driver's license extensions where it states it cannot be used for identification***

 - ❖ U.S. Armed Forces ID card – ***Smart Card Identification without signature is acceptable but you may ask for secondary form of identification***

Guest Member Verification/Identification

- * **Unacceptable Documents**

- ❖ Power of Attorneys and Signature Guarantees

- * **Special Conditions**

- ❖ Is not a member's own check drafted on the same credit union being applied to the same member's own account or joint owners account at the same credit union.

Guest Member Verification/Identification

* Refusal of Service/Suspicious Identification reasons

RED FLAGS

❖ If service is refused due to any suspicious identification reasons, unable to provide correct answers or for any other suspicious reason, a Host Fax Notification will be provided to the host credit union with:

- ★ A summary of the situation
- ★ Description of the individual— what was suspicious
- ★ Picture of individual if available
- ★ What questions were asked and failed
- ★ Any³⁰ other pertinent information

What are the exceptions?

FSCC Network Transactions (Network ID – 2)

- * **Force Posting or Overriding** – Only with Host CU authorization
- * **Off-line receipts**
- * **Payroll Checks** – Coded L
- * **CTR** – Copies faxed to FSCC CU's
- * **Red Flag** – Host Notification

National Network Transactions (Network ID – 1 or 3)

- * **No Force Post or Overriding** – Refer guest member to Host CU
- * **Off-line receipts** – Only when authorized by FSCC during a disaster
- * **Payroll Checks** – Code as "I" Immediate
- * **CTR** – No copies faxed
- * **Red Flag** – No Notifications

Flagged Accounts

Denial of Transactions

- * Receiving flags, restrictions or denials, the MSR may call the host credit unions for authorization, otherwise refer the guest member to their credit union

- * **FSCC Credit Unions**
 - ❖ Have Host CU remove flags, restrictions or holds
 - ❖ Force post **ONLY** with Host CU authorization
 - ❖ Authorization documentation procedures must be followed when force posting

- * **NATIONAL Credit Unions**
 - ❖ Have Host CU remove flags, restrictions or holds then attempt transaction again
 - ❖ **NO FORCE POSTING ALLOWED**

Authorization Documentation

- * MSR's must document the following when receiving FSCC Host CU authorization:
 - ❖ **Name (first and last) of authorizing person, or operations number**
 - ❖ **Title, phone number and extension**
 - ❖ **Date and time of call**

- * If FSCC Host CU is unavailable or denies authorization, refer guest member to their own credit union

Required faxes to FSCC Host Credit Unions

* Host Notification to FSCC Participating Host CUs:

- ❖ Drop Box deposits mailed to the Host CU
- ❖ CTR and RED FLAGS denial of service
- ❖ Post the appropriate online transactions

NOTE: The above must be faxed as soon as possible but no later than end of business day with copies of the front and back of checks

Deposit Processing

Deposits = Cash & Coin

- * Verify Legitimacy of cash
- * Rolled or loose coins may be accepted or sold
 - ❖ Guest member fee is \$.25 per roll or equivalent
 - ❖ Percentage of the amount may be charged if using coin machines

NOTE: Cash and checks are accepted together as a single deposit

Currency Transaction Reports

- * CTRs must be completed for qualifying cash transactions
 - ❖ **Refer to Section 4.2A, (2) (a) of the User's Guide**
- * Make copy of guest member's valid U.S. Government issued identification – retain with your records
- * Fax Copy to the FSCC host credit unions

Suspicious Activity Reports

- * Must be completed and filed based on BSA requirements **(Refer to Section 4.2A(3) of User's Guide)**
- * Follow your internal procedures
- * Retain copy as required
- * **Do not** fax copy to Host Credit Union

Office of Foreign Assets Control Reporting

OFAC REPORTING:

- * The Outlet is responsible for complying with OFAC requirements when:
 - ❖ Issuing a check to a third party payee on all check withdrawals (**Refers to Section 4.2A, 2-d of the User's Guide**)

BSA RULES 1

4.2A – TRANSACTION PROCEDURES DEPOSIT PROCESSING

(1) DEPOSITS = CASH & COIN MSR must verify Guest Member and non-Guest Member identification and account number. MSR must document Guest Member and non-Guest Member I.D. on the receipt/voucher/electronic receipt.

- It is the responsibility of the Outlet Owner's MSRs to ensure monetary items are negotiable. (Please refer to your internal credit union procedures for monetary inspection).
- Deposits are accepted in U.S. currency only. Rolled or loose coin may be accepted at the discretion of the Outlet Owner location. (Please refer to Section 2.4 (10) and Section 3.4 of this User's Guide).
- Non-Guest Members may make deposits, for Guest Members, only if the non-Guest Member has the Guest Member's account number and Host Credit Union's name. *Refer to Section 4.2G Guest Member Receipts for non-Guest Member receipt requirements.*
- Mixed Deposits/Payments of cash and check must be applied as one transaction.

(2) REPORTING REQUIREMENTS

a) CURRENCY TRANSACTION REPORTS

- Currency Transaction Reports (CTR) must be prepared by the Acquirer/Outlet Owner on a cash transaction(s) of \$10,000.01 or more, that is done for either one Issuer/Host Credit Union or multiple Issuer/Host Credit Unions, and is done by or on behalf of the same person at the same time or when the outlet has knowledge that multiple cash transactions are being done by or on behalf of the same person during any one business day.*
- "Cash-in" and "Cash-out" transactions should be considered separately and not combined in any manner, but may be reported on a single CTR filing in both Total Cash In (items 26) and Total Cash Out (Item 27). See examples 1-4 in the CTR instructions.*
- Acquirer/Outlet Owners and Issuer/Host Credit Unions are responsible for determining when circumstances require the filing of a CTR; reading and understanding the CTR form and its instructions and accurately completing the CTR form and timely filing of it with the Internal Revenue Service.
- *The Guest Member's Host Credit Union will be identified as "Filed On Behalf Of name of the Issuer/Host Credit Union" on the CTR form.*
- A copy of the CTR, completed pursuant to the procedures below and signed by the Acquirer/Outlet owner, must be forwarded to the Internal Revenue Service based on CTR requirements and the Issuer/Host Credit Union(s) no later than the business day following the date of the cash transaction(s).
- Example of responsibilities:

* The CTR instructions concerning aggregation state "Multiple transactions must be treated as a single transaction if the financial institution has knowledge that (1) they are by or on behalf of the same person, and (2) they result in *either* currency (Cash In) *or* currency disbursed (Cash Out) by the financial institution totaling more than \$10,000 during any one business day." This means that cash-in and cash-out transactions are not aggregated to reach the \$10,000.01 threshold, but are considered separately. An administrative ruling defines, "knowledge" in this context, to mean "knowledge on the part of a partner, director, officer or employee of the financial institution or on the part of any existing automated or manual system at the financial institution that permits it to aggregate transactions."

BSA RULES 2

4.2A – TRANSACTION PROCEDURES DEPOSIT PROCESSING (continued)

(i) Transactions where there is one Issuer/Host Credit Union

(aa) Example 1: Member of CU A conducts a transaction(s) at Outlet X that would require a CTR.

- The Acquirer/Outlet Owner is responsible for obtaining the information necessary to complete the CTR, preparing the CTR at the time the guest member makes the cash transaction(s), filing the CTR directly with the Internal Revenue Service, for faxing the completed CTR to the Issuer/Host Credit Union, and for retaining the original CTR for the time required by the regulation.
- The Issuer/Host Credit Union retains a copy of the CTR for the time required by the regulation.

(bb) Example 2: Member of CU A conducts transactions at Outlet X and Outlet Z, or Outlet X and Outlet X at different times that, when combined, would require a CTR.

- The Issuer/Host Credit Union (CU A) is responsible for aggregating transactions at multiple Acquirers/Outlets, or at single Acquirers/Outlets when the transactions are not done at the same time, completing a CTR when required, and for filing the CTR directly with the Internal Revenue Service.
- It is the Issuer/Host Credit Union's responsibility to comply with federal regulations and aggregate transactions to file a CTR for transactions occurring at multiple locations within the same day, i.e. a branch of the Issuer/Host Credit Union, shared branches, ATMs, etc.

(ii) Transactions when there are multiple Issuer/Host Credit Unions

(cc) Example 3: Member of CU A and CU B conducts transactions at Outlet X in accounts at both CU A and CU B that, when combined, would require a CTR.**

- The Acquirer/Outlet Owner is responsible for obtaining the information necessary to complete the CTR, preparing the CTR at the time the guest member makes the cash transactions, filing the CTR directly with the Internal Revenue Service, faxing the completed CTR to the Issuer/Host credit unions, and for retaining the original CTR for the time required by the regulation.

- All cash transactions should be considered, including loan payments made in cash or advances made in cash.

** Note that if the transaction(s) with just one of the Issuer/Host Credit Unions exceeded \$10,000 the Acquirer/Outlet would still follow the procedure under 2(a)(ii)(cc), however, making sure the CTR contains the credit union names and the combined transaction amounts for the total dollar amount received at the Outlet for the multiple Issuer/Host Credit Unions. Remember that "cash-in" are aggregated and reported separately from "cash-out".

BSA RULES 3

4.2A – TRANSACTION PROCEDURES DEPOSIT PROCESSING (continued)

- The Issuer/Host Credit Union and Acquirer/Outlet should also pay attention to Part III of the instructions on the CTR form concerning the financial institution where the transaction takes place which provides that the preparer:
“Enter the street address, city, state and ZIP Code of the financial institution where the transaction occurred. If there are multiple transactions, provide information on the office or branch where any one of the transactions has occurred.”

NOTE:The Issuer/Host Credit Union must check the Cardholder Deposit Activity/Issuer Transaction Detail Report daily to file CTR's for deposits and payments that total over \$10,000 for one business day.

FORM COMPLETION:

- When there is one Issuer/Host Credit Union, the Acquirer/Outlet location would complete all sections of the report, sign the report, file the report with the IRS, and fax the report to the Issuer/Host Credit Union. The Host Credit Union will be identified as: “Filed On Behalf Of Host Credit Union Name”.
- When there are multiple Issuer/Host Credit Unions, the Acquirer/Outlet location would complete all sections of the report, sign the report, file the report with the IRS, and fax the report to each of the Issuer/Host Credit Unions. The Host Credit Union will be identified as: “Filed On Behalf Of Host Credit Union Name”.
- When there is one Issuer/Host Credit Union and multiple outlets locations (or a single Acquirer/Outlet location with transactions for one Issuer/Host Credit Union conducted at different times), the Issuer/Host Credit Union will complete all sections of the CTR report, sign the report, and file it with the IRS.

b) SUSPICIOUS ACTIVITY REPORTS

Suspicious Activity Reports (SAR) must be prepared for transactions (cash, checks, etc.) if able to determine that any one of the following apply:

- Criminal violations involving insider abuse involving any amount
- Criminal violations aggregating \$5,000 or more when a suspect can be identified
- Criminal violations aggregating \$25,000 or more regardless of potential suspect
- Transactions aggregating \$5,000 or more and the Credit Union knows, suspects or has reason to suspect the transaction
 - Involves funds derived from illegal activities or is intended or conducted in order to hide or disguise from illegal activities assets derived from illegal activities as part of a plan to violate or evade federal law or to avoid any transaction reporting requirement.
 - Is designed to evade the BSA
 - Has no business or apparently lawful purpose or is not the sort in which the particular Guest Member would normally be expected to engage and the Credit Union knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction.

NOTE: This is not to be taken as a complete list required for completing the SAR, please refer to your credit union's internal procedures.

BSA RULES 4

4.2A – TRANSACTION PROCEDURES DEPOSIT PROCESSING (continued)

SAR's must be filed by the Outlet directly with the appropriate agency within 30 calendar days after the initial detection of facts that may constitute a basis for filing a SAR, 60 days if necessary to identify a suspect.

With limited exceptions, generally it is the Acquirer/Outlet Owner's responsibility to comply with federal regulations to file the original SAR in accordance with the Bank Secrecy Act.

Issuer/Host credit unions are also responsible for reviewing all financial transactions performed by their members at service centers to determine whether the combination of the cash transactions fall within the parameters of SAR filing. If the issuer sees activity that would constitute a reportable event then the Issuer credit union must complete and file a SAR in accordance with the Bank Secrecy Act.

A copy of all completed SARs must be retained for the time required by the regulation.

c) MONETARY INSTRUMENT LOGS

- Acquirers/Outlet Owners are required to maintain monetary instrument logs with respect to the sale of money orders, traveler's checks and cashiers checks where the issuance and sale of such items is for currency in amounts between \$3,000 and \$10,000. With respect to record keeping and reporting of such transactions that fall below the \$3,000, there is no record keeping or reporting requirement on the part of the financial institution unless there is knowledge of structuring by the guest member.

FORM COMPLETION:

When circumstances require that Monetary Instrument purchases be documented, the following guidelines apply:

1. When Acquirer/Outlet Owners facilitate the purchase of monetary instrument(s) by a member of an Issuer credit union, the Acquirer/Outlet Owner will obtain and document the required information on a Monetary Instruments Recordkeeping Log.
2. The information will be maintained at the Acquirer/Outlet Owner for the mandatory recordkeeping requirement timeframe as determined by the BSA rules.

Refer to Exhibit C for a sample Monetary Instrument Log that may be utilized by the Acquirer/Outlet or used as a guide for completing your own log.

The record of these transactions can either be a manual or electronic format. The records must be kept for the appropriate length of time in accordance with the requirements. If the Acquirer/Outlet Owner's computer system has the ability to generate a report that contains the appropriate information, the acquirer does not need to maintain a separate log. However, the Acquirer must be able to generate this report for any currency transactions for the purchase of a credit union check, cashier's check, money order or traveler's check. And, you must be able to aggregate these currency transactions to determine whether a member or account made more than \$10,000 in transactions at your location in one day.

BSA RULES 5

4.2A – TRANSACTION PROCEDURES DEPOSIT PROCESSING (continued)

d) OFFICE OF FOREIGN ASSETS CONTROL REPORTING

Issuer/Host Credit Unions are responsible for checking their members against the OFAC lists and complying with OFAC requirements.


When handling transactions for an Issuer/Host Credit Union Guest Member, the Acquirer/Outlet Owner is responsible for complying with all OFAC requirements just as it does when handling transactions for its own members. It is the Acquirer/Outlet Owner's responsibility to determine which transactions require taking action pursuant to OFAC, the action to be taken, and to file any and all reports required by OFAC. For example, when a member requests an official check made payable to a third party, the payee must be checked against the OFAC list, etc.

The Acquirer/Outlet Owner must provide copies of all OFAC reports by fax to the Issuer/Host Credit Union with respect to the particular Issuer/Host Credit Union's Guest Member.


- MSR will perform the appropriate online transaction to the Guest Member's account using the transaction provided by your software vendor or your IT department for CTR and OFAC reports.
- Outlet will not receive credit for performing this transaction if MSR does not post the online transaction to the Guest Member's account.

NOTE: CUSCNI SHARED BRANCHING POLICIES OR THOSE DEFINED BY THEIR REGIONAL NETWORKS DO NOT SUPERSEDE FEDERAL OR STATE REGULATIONS. ISSUERS AND ACQUIRERS SHOULD BE FAMILIAR WITH ALL RULES PERTAINING TO, BUT NOT LIMITED TO, THE RECORD KEEPING AND REPORTING REQUIREMENTS FOR OFAC, BANK SECRECY ACT, CTRS, SARS, MONETARY INSTRUMENT LOGS, ETC. TO BE SURE THEY ARE IN COMPLIANCE WITH ALL APPROPRIATE REQUIREMENTS.


CTR (i) (aa) Example 1 – Outlet Completes

FINCEN Form 104 (March 2011) Department of the Treasury FinCEN	Currency Transaction Report ▶ Previous editions will not be accepted after September, 2011. ▶ Please type or print. (Complete all parts that apply—See Instructions)	 OMB No. 1508-0004
1 Check all box(es) that apply: a <input type="checkbox"/> Amends prior report b <input type="checkbox"/> Multiple persons c <input type="checkbox"/> Multiple transactions		
Part I Person(s) Involved in Transaction(s)		
Section A—Person(s) on Whose Behalf Transaction(s) Is Conducted		
2 Individual's last name or entity's name Smith		3 First name James
5 Doing business as (DBA)		4 Middle initial A
7 Address (number, street, and apt. or suite no.) 1234 Jones St		6 SSN or EIN 7 8 2 6 8 5 7 0 3
9 City San Bernardino		8 Date of birth 10/20/1960
10 State C A	11 ZIP code 91722	12 Country code (if not U.S.)
13 Occupation, profession, or business Lawyer		
14 If an individual, describe method used to verify identity: a <input checked="" type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: CA777866		
Section B—Individual(s) Conducting Transaction(s) (if other than above).		
If Section B is left blank or incomplete, check the box(es) below to indicate the reason(s)		
a <input type="checkbox"/> Arrived at Car Service b <input type="checkbox"/> Mail Deposit or Shipment c <input type="checkbox"/> Night Deposit or Automated Teller Machine d <input type="checkbox"/> Multiple Transactions e <input checked="" type="checkbox"/> Conducted On Own Behalf		
15 Individual's last name		16 First name
17 Middle initial		
18 Address (number, street, and apt. or suite no.)		19 SSN
20 City	21 State	22 ZIP code
		23 Country code (if not U.S.)
24 Date of birth		
MM / DD / YYYY		
25 If an individual, describe method used to verify identity: a <input type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: _____		
Part II Amount and Type of Transaction(s). Check all boxes that apply.		
26 Total cash in \$ 13500.00		27 Total cash out \$ 0.00
28 Date of transaction 12/22/2011		
26a Foreign cash in (see instructions, page 4) 0.00		27a Foreign cash out (see instructions, page 4) 0.00
29 <input type="checkbox"/> Foreign Country _____		
30 <input type="checkbox"/> Wire Transfer(s)		
31 <input type="checkbox"/> Negotiable Instrument(s) Purchased		
32 <input type="checkbox"/> Negotiable Instrument(s) Cashed		
33 <input type="checkbox"/> Currency Exchange(s)		
34 <input checked="" type="checkbox"/> Deposit(s)/Withdrawal(s)		
35 <input checked="" type="checkbox"/> Account Number(s) Affected (if any): 987654		
36 <input type="checkbox"/> Other (specify) Filed on behalf of account held at FSCC Credit Union, Ontario CA		
Part III Financial Institution Where Transaction(s) Takes Place		
37 Name of financial institution Outlet XX		Enter (Regulator or BSA Exemption code number (see instructions)) ▶ 5or10
38 Address (number, street, and apt. or suite no.) 8756 Main St		39 EIN or SSN 3 7 8 5 6 0 2 2 7
40 City San Bernardino	41 State C A	42 ZIP code 91722
43 Routing (MICR) number 3 2 2 2 8 7 6 5 0		
44 Title of approving official Auditor		45 Signature of approving official
46 Date of signature 12/22/2011		
47 Type or print preparer's name Jane Smith		48 Telephone number (9 0 9) 5 5 5 - 6 5 3 7
49 Type or print name of person to contact John Brown		
▶ For Paperwork Reduction Act Notice, see page 4. Cat. No. 37683N FinCEN Form 104 (Rev. 03-2011)		

CTR (i) (bb) Example 2 – Host Completes

FINCEN Form 104 (March 2011) Department of the Treasury FinCEN	Currency Transaction Report ▶ Previous editions will not be accepted after September, 2011. ▶ Please type or print. (Complete all parts that apply—See Instructions)	 OMB No. 1505-0004
1 Check all box(es) that apply: a <input type="checkbox"/> Amend prior report b <input type="checkbox"/> Multiple persons c <input checked="" type="checkbox"/> Multiple transactions		
Part I Person(s) Involved in Transaction(s)		
Section A—Person(s) on Whose Behalf Transaction(s) Is Conducted		
2 Individual's last name or entity's name Johnson		3 First name Donald
4 Middle initial D		5 Doing business as (DBA)
6 SSN or EIN 7 8 2 6 8 5 7 0 3		8 Date of birth 10/20/1960
7 Address (number, street, and apt. or suite no.) 1234 Jones St		
9 City San Bernardino	10 State C A	11 ZIP code 91722
12 Country code (if not U.S.)	13 Occupation, profession, or business Carpenter	
14 If an individual, describe method used to verify identity: a <input checked="" type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: CA777866		
Section B—Individual(s) Conducting Transaction(s) (if other than above).		
If Section B is left blank or incomplete, check the box(es) below to indicate the reason(s)		
a <input type="checkbox"/> Armed Car Service b <input type="checkbox"/> Mail Deposit or Shipment c <input type="checkbox"/> Night Deposit or Automated Teller Machine d <input checked="" type="checkbox"/> Multiple Transactions e <input type="checkbox"/> Conducted On Own Behalf		
15 Individual's last name		16 First name
17 Middle initial		18 Address (number, street, and apt. or suite no.)
19 SSN		20 City
21 State	22 ZIP code	23 Country code (if not U.S.)
24 Date of birth MM DD YYYY		
25 If an individual, describe method used to verify identity: a <input type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: _____		
Part II Amount and Type of Transaction(s). Check all boxes that apply.		
26 Total cash in \$ 12500.00		27 Total cash out \$ 11000.00
28 Date of transaction 12/22/2011		29 Foreign cash in (see instructions, page 4) 0.00
29 Foreign Country		27a Foreign cash out (see instructions, page 4) 0.00
30 <input type="checkbox"/> Wire Transfer(s)	31 <input type="checkbox"/> Negotiable Instrument(s) Purchased	32 <input type="checkbox"/> Negotiable Instrument(s) Cashed
33 <input type="checkbox"/> Currency Exchange(s)	34 <input checked="" type="checkbox"/> Deposit(s)/Withdrawal(s)	35 <input checked="" type="checkbox"/> Account Number(s) Affected (if any): 1234567
36 <input type="checkbox"/> Other (specify) _____		
Part III Financial Institution Where Transaction(s) Takes Place		
37 Name of financial institution HOST CREDIT UNION		Enter Regulator or BSA Examiner code number (see instructions) ▶ 5or10
38 Address (number, street, and apt. or suite no.) 8756 Main St		39 EIN or SSN 3 7 8 5 6 0 2 2 7
40 City San Bernardino	41 State C A	42 ZIP code 91722
43 Routing (MICR) number 3 2 2 2 8 7 6 5 0		
44 Title of approving official Internal Auditor		45 Signature of approving official
46 Date of signature 12/22/2011		47 Type or print preparer's name Jane Smith
48 Type or print name of person to contact John Brown		49 Telephone number (9 0 9) 5 5 5 - 6 5 1 3 7
▶ For Paperwork Reduction Act Notice, see page 4. OIG No. 37683N FinCEN Form 104 (Rev. 03-2011)		

CTR (ii) (cc) Example 3 – Outlets Complete

FINCEN Form 104 (March 2011) Department of the Treasury FinCEN	Currency Transaction Report ▶ Previous editions will not be accepted after September, 2011. ▶ Please type or print. (Complete all parts that apply—See Instructions)	 OMB No. 1505-0004
1 Check all box(es) that apply: a <input type="checkbox"/> Amends prior report b <input type="checkbox"/> Multiple persons c <input checked="" type="checkbox"/> Multiple transactions		
Part I Person(s) Involved in Transaction(s)		
Section A—Person(s) on Whose Behalf Transaction(s) Is Conducted		
2 Individual's last name or entity's name Johnson		3 First name Donald
4 Middle initial D		5 Doing business as (DBA)
6 SSN or EIN 7 8 2 6 8 5 7 0 3		8 Date of birth 10/20/1960
7 Address (number, street, and apt. or suite no.) 1234 Jones St		
9 City San Bernardino	10 State C A	11 ZIP code 91722
12 Country code (if not U.S.)		13 Occupation, profession, or business Carpenter
14 If an individual, describe method used to verify identity: a <input checked="" type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: CA77866		
Section B—Individual(s) Conducting Transaction(s) (if other than above).		
If Section B is left blank or incomplete, check the box(es) below to indicate the reason(s)		
a <input type="checkbox"/> Armed Car Service b <input type="checkbox"/> Mail Deposit or Shipment c <input type="checkbox"/> Night Deposit or Automated Teller Machine d <input checked="" type="checkbox"/> Multiple Transactions e <input type="checkbox"/> Conducted On Own Behalf		
15 Individual's last name		16 First name
17 Middle initial		18 Address (number, street, and apt. or suite no.)
19 SSN		20 City
21 State	22 ZIP code	23 Country code (if not U.S.)
24 Date of birth MM DD YYYY		
25 If an individual, describe method used to verify identity: a <input type="checkbox"/> Driver's license/State I.D. b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration		
d <input type="checkbox"/> Other _____ e Issued by: _____ f Number: _____		
Part II Amount and Type of Transaction(s). Check all boxes that apply.		
26 Total cash in \$ 12500.00		27 Total cash out \$ 0.00
28 Date of transaction 12/22/2011		29 Foreign cash in (see instructions, page 4) 0.00
30 Foreign cash out (see instructions, page 4) 0.00		31 Foreign Country
32 <input type="checkbox"/> Wire Transfer(s)		33 <input type="checkbox"/> Negotiable Instrument(s) Purchased
34 <input type="checkbox"/> Negotiable Instrument(s) Cashed		35 <input type="checkbox"/> Currency Exchange(s)
36 <input checked="" type="checkbox"/> Deposit(s)/Withdrawal(s)		37 <input checked="" type="checkbox"/> Account Number(s) Affected (if any): 85723 165842
38 <input checked="" type="checkbox"/> Other (specify) Filed on behalf of credit unions: FSCC Credit Union Shared Centers Credit Union		39 Date of transaction
Part III Financial Institution Where Transaction(s) Takes Place		
37 Name of financial institution Outlet XX		Enter (regulator or SSA Exemptions code number (see instructions)) ▶ 5or10
38 Address (number, street, and apt. or suite no.) 8756 Main St		39 EIN or SSN 3 7 8 5 6 0 2 2 7
40 City San Bernardino	41 State C A	42 ZIP code 91722
43 Routing (MICR) number 3 2 2 2 8 7 6 5 0		44 Title of approving official Auditor
45 Signature of approving official		46 Date of signature 12/22/2011
47 Type or print preparer's name Jane Smith		48 Type or print name of person to contact John Brown
49 Telephone number (9 0 9) 5 5 5 - 6 5 3 7		
▶ For Paperwork Reduction Act Notice, see page 4. Cal. No. 37683N FinCEN Form 104 (Rev. 03-2011)		

Deposits of Checks

What Should You Do and Look For?

- * Check all conditions discussed under Basic Teller Functions
- * Is not stamped or marked with “PPS” (Early Warning System) at the top center of the check or item between the address and date
- * If you have Early Warning System and the item is rejected, make sure you stamp or mark the item with “PPS” before returning it to the guest member

Deposits of Checks

- * A single check deposit cannot be split between sub-accounts
- * Check cashing is not allowed under any circumstances
 - ❖ Deposit the full dollar amount into one account
 - ❖ Transfer or withdrawal if funds are available

NOTE: Cash and checks are accepted together as a single deposit

Exception to the Third Party Rule for Check Deposits

If a guest member presents a Jointly filed income tax refund check and only one is the owner of the account, you can accept the item if:

- * Both payees are present
- * Both personally endorsed item in front of MSR
- * Identify and document valid ID for both



Funds Availability - Hold Policies

- * Funds available to guest members are in accordance with the funds availability policy of their host credit union

THE OUTLET CANNOT and DOES NOT PLACE HOLDS.

- * MSR's responsibility is only to code deposited items/checks
 - ❖ I = Immediate credit
 - ❖ L = Local
- * Provide the Guest Member Card which outlines the Funds Availability notice

Immediate credit items – code “I”

- * Cash deposits (most systems code this “I” automatically)
- * U.S Government checks (Federal, State, & Local)
- * U.S. Postal Money Orders
- * Traveler’s Checks
- * **Payroll checks for National Credit Unions only.**
See Section 3.3 of the User’s Guide

Local - Code “L”

- ✧ A check drawn on or payable through an institution located in the same Federal Reserve check processing region as the depository institution
 - ❖ Personal checks, checks from other depository institutions (Cashier checks, teller checks, official checks etc.)
 - ❖ For FSCC only – Payroll checks
 - ❖ Money Orders (**Non U.S. Postal**)

Item Endorsements

- * **Each deposited item taken by the Outlet branch must be endorsed with the full or minimal endorsement information:**
 - ❖ CU Service Centers/city of Outlet location
 - ❖ Address
 - ❖ Date, Time and local sequence number assigned by the teller Platform
 - ❖ “Credited to the account of within named payee”
 - ❖ Account number of guest member making deposit
 - ❖ Routing and transit number of host credit union

- * **Credit unions manually written endorsement must contain at minimum:**
 - ❖ Date of transaction
 - ❖ Local Sequence Number
 - ❖ Branch Identifier (may use branch teller stamp if it identifies the location)

Item Endorsements

* **Automatic Endorsers**

- ❖ Allows the MSR the option of endorsing the item at the time of the transaction
- ❖ Allows delaying the endorsement until a later time

* **Rubber Stamp Endorsements**

- ❖ Credit unions using the rubber stamp may use either the full or minimal endorsement
- ❖ Be careful all information is correct and legible
- ❖ Outlet Owner may be responsible for losses created by late returns due to missing, incomplete, illegible or inappropriate endorsements

Loan Payments

Handling of Loan Payments

- * Loan payments made by cash of \$10,000.01 or more, requires a CTR
- * Loan payments made by check, follow all check acceptance requirements

NOTE: Cash and checks are accepted together as a single payment

Handling of Loan Payments

- * If the host credit union system denies the acceptance of payments;
 - ❖ You may call the host credit union for authorization and follow the documentation procedures
 - ❖ Refer the guest member to their own credit union

- * Non-guest members may make loan payments for guest members but must have:
 - ❖ Guest member's credit union's name
 - ❖ Account number, and loan number
 - ❖ Careful not to disclose confidential information

- * Checks payable to guest member's host credit union for loan payments are acceptable. The account/loan number is required on the front of the item
 - ❖ **Do not quote loan payoffs**

 - ❖ **Do not state that a loan "IS" paid off. Refer guest member to their credit union**

Transfers

Transfer of Funds

* TRANSFERS:

- ❖ Are within the same guest member base account (share to share, share to loan, loan to share)

* CROSS ACCOUNT TRANSFERS:

- ❖ Into different accounts of the same guest member
- ❖ From a member owned account into a non-guest member owner account. ***Provide non-guest member receipt***

- * Must use the credit union to credit unions transfer code**
- * Do not issue a check**
- * Do not use cash withdrawals or cash deposits to make any transfers**

Withdrawals/Advances

Cash/Checks Withdrawals & Advances

- * Cash/Check withdrawals & advances are controlled by the host credit union system
 - ❖ Requires on-line system authorization from the host credit union
- * Charge the guest member the appropriate fee from the Guest Member Fee Schedule
 - ❖ If you provide both a credit union check and Cashier's Check and guest member requests a Cashier's Check – charge your fee

Cash Withdrawals

- * Outlets are only required to give a minimum/maximum of \$500 in cash with on-line approval from the host credit union system
- * Outlet locations may give more than \$500 in cash with on-line system approval from the Host CU

VISA/MasterCard

- * If processed on-line through the shared branching system:
 - ❖ Follow Line of Credit Advances procedures
- * If not online with shared branching:
 - ❖ The MSR must follow VISA/MasterCard Rules if offered

Closing Guest Member Accounts

- * Outlets cannot close member accounts
- * Refer the guest member to their host credit union

Guest Member Receipts

Receipts

- * Guest members must receive and sign a detailed receipt for all transactions
- * Document guest member identification information on the receipt/voucher/electronically
- * Give guest member a duplicate copy of each receipt
 - ❖ If you do not write the ID information on the guest member receipt, please indicate “ID on CU Copy” or “Checked ID” and at least the State of issuance and expiration date.

Non-Guest Member Receipts

- ✧ If the non-guest member requests a receipt, a scaled down receipt will be given
 - ❖ Guest members name
 - ❖ Date
 - ❖ Sequence number
 - ❖ Amount of deposit or payment
 - ❖ Source of funds
 - ❖ The non-guest member must sign the receipt

Transaction Discrepancies

Transaction Discrepancies

* If guest member is present:

- ❖ Inform guest member of posting error
- ❖ Reverse wrong entry (***do not do an opposite transaction***)
- ❖ Post correctly according to guest member request
- ❖ Have guest member initial or sign corrected receipts
- ❖ Provide copies of all receipts to guest member

Note: Never post a NET amount transaction to correct an error

Transaction Discrepancies

* If guest member is not present

- ❖ Errors may be corrected only on the same business day of transaction (***do not do an opposite transaction***)
- ❖ Re-post corrected transaction
- ❖ Retain all documentation pertaining to posting error and correction
- ❖ Mail corrected receipt to the guest member with explanation
- ❖ Make courteous phone call to member using phone number on the account

Note: Never post a NET amount transaction to correct an error

* If error is not discovered on the same business day, follow adjustment procedures

Statement Prints (Recent History Print)

Requirements for Statement Prints

- * Guest member verification must be made by MSR prior to statement printing and identification information documented
- * Statement prints may be obtained for shares, checking, money market, loan account and some investment accounts as defined by the host credit union
- * Statement prints may only include the last ten (10) transactions on accounts with balances

Stop Payments

Stop Payments

- * MSR cannot perform stop Payments on guest member personal checks
- * Stop payments of Outlet location corporate checks, official checks, and cashier checks
 - ❖ May require a waiting period not to exceed 90 days before a guest member can receive funds

NOTE: Use your Branch Indemnification (Affidavit of Lost, Stolen or Mutilated Instrument) form and follow internal procedures for all stop payments of your official checks

Drop Box Procedures

Deposits and Payments only

- * **Outlet does not accept guest member drop box transactions:**
 - ❖ Signage is required – Section 4.5C
 - ❖ The MSR has the option to call the guest member by the next business day to come into your Outlet to process the transaction
 - ★ If the guest member fails to appear, the item will be mailed to the host credit union and the “Host CU Notification” procedures will be followed (**keep copies of the items**)
 - ★ Do not hold Items more than one business day after contacting the guest member
 - ❖ If there is not sufficient information to contact the guest member or to identify the host credit union, follow your own internal policies and procedures for these items

Drop Box Procedures

Deposits and Payments only

* **Outlet accepts drop box transactions:**

- ❖ Process according to your credit union's internal procedures
- ❖ Verify guest member information received on the teller platform
- ❖ Document "Drop Box" on the receipt
- ❖ If insufficient information, follow your own credit union's internal process

**What type of Fees
do we collect?**

Guest Member Fee Schedule

The following fees are charged to the guest members at the time of service.

Check Withdrawal	\$5.00 (fee is optional for Kiosks)
FAX request – if available -First Page -Each additional page	\$3.00 \$1.00
Money Orders – if available	\$3.00
Travelers Checks– if available -Dual signature – if available	1% of face value 1.5% of face value
Photocopies – if available	\$.50
Rolled Coin – if available	\$.25 per roll – Deposit or Purchase (Coin machines may charge a %of amount)
CU for Kids Gift Card – if available	\$5.50 per card (effective August 1, 2011)

Guest Member Fee Schedule

The following fees are charged to the guest members at the time of service. Outlet locations may not deviate from this Guest Member Fee Schedule

Indemnification Agreement (Affidavit of Lost/Stolen or Mutilated item)	\$25.00
Check Deposit -Eleven or more checks	Free \$0.17 per check
Notary (if available)	Notary Public's Posted fee as allowed by outlet owner's state laws
Research of Items	Please Contact your own credit union

Fees to FSCC Host Credit Unions

The following fees are charged to the host credit union. Outlet locations may not deviate from this fee schedule

- * **Host Notification Services – faxing**
 - ❖ Host Credit Union Notification Fax Form \$ 2.00/page
(CTR, Red Flags and Mailed Drop Box Deposit)

- * **Loan Services**
 - ❖ Loan Application – faxing \$ 10.00/ea
 - ❖ Loan **Application Interview** \$ 25.00/ea

 - ❖ By Appointment only with Outlet:
 - ★ Loan Close/Distribution \$100.00/ea
 - ★ Vehicle Inspection \$ 25.00/ea

- * **Other Service**
 - ❖ Address Change Request \$ 3.00/ea

NOTE: Post the appropriate online transaction to the Guest Members account

FSCC RULE ONLY SERVICES

Change of Address

- * Guest member completes the appropriate request form
- * MSR completes guest member verification and identification
- * Fax form to host credit union
- * Post the appropriate online transaction for Change of Address Request

NOTE: *It is the responsibility of the host credit union to authorize the request, and contact their Member if necessary to complete the order*

Change of Address Request Form



CHANGE OF ADDRESS-- PHONE NUMBER FORM

CU Service Centers? Location _____	Host CU _____
Teller _____	Date _____
Phone _____	Fax _____

INFORMATION AS IT APPEARS NOW:

Account #: _____	Social Security #: _____
Name: _____	Home Phone #: _____
Address: _____	Work Phone #: _____
City: _____	State: _____ Zip: _____

INFORMATION TO READ AS FOLLOWS:

Address: _____
City: _____ State: _____ Zip: _____
Home Phone: _____ Work Phone #: _____

PLEASE LIST MEMBER ACCOUNT NUMBER(S) TO BE AFFECTED:

This information will be passed on to your credit union in order to update your account.

AS OWNER/JOINT OWNER (circle one) OF THE ABOVE ACCOUNT (S), REQUEST THAT THE INFORMATION CHANGE DESCRIBED BE PUT INTO EFFECT AS OF: (DATE) _____

Member's Signature: X _____

FOR OFFICE USE ONLY:

Manager must verify and document member's identification.

Member's DL#: _____

Host Downtime Procedures
FSCC Credit Unions ONLY
User's Guide 4.3A

Host Downtime Procedures

* Host Credit Union Down:

- ❖ Inform guest member their credit union is down and give options:
 - ★ ATM
 - ★ Guest member's own credit union
 - ★ Off-line transaction (at Outlets discretion unless FSCC has sent out notification)

- ❖ If guest member chooses offline transactions:
 - ★ Only deposits and withdrawals are allowed to Savings and Checking
 - ★ A transaction request form must be completed by guest member
 - ★ Inform guest member that their transaction might not post immediately

Note: Offline transactions to loan accounts are not allowed

Host Downtime Procedures

- * Host credit union down
 - ❖ MSR's are authorized to perform cash withdrawals
 - ★ Up to \$100
 - ★ Amount over \$100.00 requires host credit union approval and follow documentation procedures
 - ★ If unable to receive authorization, guest member will be referred to their host credit union or ATM
 - ❖ Deposits of cash and check are unlimited
 - ❖ Offline transactions will only be taken for two days

Host Downtime Procedures

- * MSR must prepare a manual offline duplicate receipt and obtain the following (Refer to Section 4.2G Receipts in User's Guide):
 - ❖ Credit union name
 - ❖ Guest member's name
 - ❖ Guest member's account number
 - ❖ Guest member's account description (if known)
 - ❖ Guest member's social security number
 - ❖ Guest member's day and evening phone number
 - ❖ Picture identification

- * Provide guest member a copy of the receipt

Host Downtime Procedures

**NETWORK DISASTER OFFLINE
PROCEDURE PLAN SUPERSEDES
THIS RULE**

Outlet Downtime

Outlet Downtime Procedures

- * If the Outlet location's teller platform is down, no offline receipts will be processed
- * Post a sign on the door of the branch notifying the guest members of the nearest Vcom, Outlet location (not their own unless another one of their own Outlet location is up) or ATMs and where they are located

NOTES:

FSCC can assist in providing a list of available and alternate locations

Offline Posting Options for Downtime – refer to FSCC User's Guide Section 4.3C

Unruly Members

Unruly Guest Members

- * Depending on the extent of the guest member's behavior
 - ❖ MSR reports behavior to branch management
 - ❖ If the guest member refuses to cooperate, refuse service and asked them to leave
 - ❖ Notify your credit unions primary/secondary contact
 - ❖ Primary/secondary contact will document and notify guest members credit union's primary/secondary contact for future reference
 - ❖ If the guest member during the next visit continues to act unruly, your primary/secondary contact should request guest member barred from shared branching

Unruly Guest Members

- ✦ If the guest member becomes irate to the point of bodily harm or being threatening:
 - ❖ Follow internal security procedures
 - ❖ Notify primary/secondary contact of the guest member's credit union
 - ❖ Additional procedures are followed in Section 2.6 for the Unruly Guest Member
- ★Your job is to report it to your branch management**

Remember, in Providing Services to Guest Members, Always

- * **Verify Identification** to guest member account information that appears on your teller platform screen
- * **Compare** Identification photo to the individual in front of you
- * **Document**, the valid U.S. Government issued identification information on the receipt/voucher/request
- * **Signature** – the guest member, guest joint member and non-guest member must sign a receipt and compare the signatures

Secret Shoppers

- * FSCC performs year round secret shops on Outlet Locations
- * Secret shop guidelines are provided by FSCC, refer to www.fsc.com for secret shop information or your branch manager



Helping your Guest Members find locations

- * Location directory in www.fscc.com
- * www.cuswirl.com
- * m.cuswirl.com (Mobile)
- * iPhone and Android Apps
- * 888-CU SWIRL

User's Guide

- * **If in doubt, always refer to the User's Guide.**
- * Rule Changes occur twice a year, January and July.
- * Make sure you know what Rules have changed and how they will affect service to shared branching Guest Members.
- * Updates are available at www.fscc.com.
- * Thank you for participating in this training.

“Working together works”. Bits and Pieces