



Pennsylvania Credit Union Service Centers, Inc.

In-State Policies and Procedures

Revised September 1, 2010
Effective November 1, 2010

I. Deposits

- A. Large check deposits should cause a red flag to alert the teller to review the account to determine if this is unusual activity. To help ensure fraud is not going to occur we ask that you follow this procedure on performing transactions on large checks or money orders.

All checks must be deposited in their entirety before any other transaction is processed to allow the issuer credit union the ability to place holds on the item, keeping in mind their holds are based upon how you code the item – immediate or local.

- B. This only applies to Pennsylvania credit unions only.

1. If the dollar amount of the check or money order falls into these parameters, proceed to step 2. Keep in mind that you will need to aggregate all checks and/or money orders together for this transaction to determine if they meet or exceed these parameters.
 - i. \$1,000 for a member you don't recognize (does not normally do transactions at your office)
 - ii. \$5,000 for all members
2. For large check or money order deposits that fall into the parameters above:
 - i. Fax a copy of the **front and back** of the check to the issuer credit union. Along with the check copy, please make sure you indicate the members name, account number and type of transaction. Please note if it was coded as an immediate or local.
 - a. We ask that your credit union follow your internal procedures for listing the entire account number or a truncated version on the cover sheet.
 - b. Phone calls to obtain the entire account number are permitted when a truncated version is listed.
 - ii. The check must be faxed to the issuer credit union by the end of business that day.

Keep in mind this procedure is designed to help reduce fraud so all credit union outlets must follow these steps for large check and/or money order deposits.

We always ask that you use your best judgment and if something does not feel right and you want to follow this procedure for items less than the dollar amounts indicated, please do so since you are the one performing this transaction.

II. Amish or Plain Community Member Verification

- A. Credit union members that are Amish or who belong to Plain Communities do not allow photos as part of their religion. When these members do a transaction on their account with the issuing credit union (e.g.: Everence FCU) they will provide a PIN or security question that will be appear in the accounts “Critical Notes” area.
 - a. You may not know for sure if the member is Amish or a part of the Plain Community, so you may still ask for identification such as driver’s license. Keep in mind that their response may be that they don’t have this and you may need to ask additional questions to ensure they are part of the Amish or Plain Community.
- B. To accommodate these members, we ask that your credit union refrain from asking for the normal identification and instead ask for the PIN or security question that appears in this field.
 - a. Note on the receipt “PIN or security question confirmed by member” to show that you asked the member for the information. This would be in lieu of their identification information be noted on the receipt.
- C. If at any time you feel unsure regarding the transactions, please feel free to contact the issuing credit union to discuss the member and account with them.
- D. If your credit union has concerns over these transactions, we ask that you contact the issuing credit union to discuss a “Hold Harmless” agreement if necessary.
- E. Please keep in mind that these members may not be frequent users of the shared branching network but we want to take proactive steps if the need arises.