

Xtend Shared Branching

Policies and Procedures



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INTRODUCTION

The mission of the Xtend CU Shared Branch (CUSB) network is to provide a convenient, consistent environment for members by utilizing the resources of participating Credit Unions, Xtend, and CU*Answers for effective shared branching operations.

Credit unions have a variety of policies and procedures in serving their individual member needs. For an Xtend CUSB to operate effectively and to consistently serve all of our credit unions members, it is important that we perform under certain standardized, uniform policies and procedures. These policies and procedures are outlined in this manual. All participating Credit Unions are required to abide by the terms and conditions of the Xtend CUSB/Credit Union agreement.

This Shared Branch Policies and Procedure Manual is for the use of member credit unions and our Xtend CUSB office locations. It specifically identifies the nature of our operating relationships with the participating credit unions and their members. Primary input for change and revision to this manual comes through management at the recommendation of our participating credit unions and the Xtend CUSB Advisory Council (SBAC) through which every credit union is represented.

Individual credit union input is encouraged. Major changes to policies or procedures will be submitted to the SBAC for review in advance of implementation. The Xtend Board of Directors is responsible for final approval of such changes, which then become policy for all of the participating credit unions.

This manual and the procedures and practices contained in it are confidential and they are property of Xtend Inc., a company based in Grand Rapids, MI. This manual is loaned to you subject to the condition that it not be reproduced, copied, lent, given, sold, transmitted, or transferred to any other person or organization or otherwise disposed of, in whole or in part, directly or indirectly.

Mission Statement

Our mission is to foster a credit union shared branching environment that will deliver efficient and effective transaction support. Through consistent policies and best practices, unified marketing efforts and brand recognition, this can be accomplished within an atmosphere of cooperation, unity and excellence.

Section 1: General Information

Xtend CUSB Participation Requirements

A credit union may choose to participate by signing an Xtend Shared Branching Agreement, accepting the policies and procedures in this manual and forwarding the initial Participation Fee of \$200, to Xtend, Inc. 600 28th Street, SE, Suite 100, Grand Rapids, MI 49456. All Xtend CUSB participants agree to provide service as stated in this manual.

An Annual Renewal Fee of \$100 to cover printing and administrative costs will be billed to each Xtend CUSB on July 1st. The renewal fee will be reviewed by the Xtend, Inc. Board on an annual basis, and any adjustments to the renewal fee will be communicated to all participants in a timely manner. Any fee adjustments will become effective on July 1st of the following year and remain in effect for a 12-month period of time.

An Xtend CUSB participant may cancel their participation in the Xtend CUSB program with 30-day written notice.

Neutrality

Participating Credit Unions agree to provide consistent services to shared branching members in an environment that is neutral and protects the integrity and well-being of the member's principal credit union.

New Credit Union Branches or Relocations

In order to provide the most up to date information to Xtend CUSB participants, credit unions should notify Xtend CUSB in writing at least 90 days in advance of:

- Opening any new branch location
- Changes to existing locations (ie; name change)
- Closing any Xtend CUSB branch
- Location changes due to mergers

Branch Hours of Operation

Each participating credit union sets its own hours of operation based on their business plan, therefore normal business hours of the Xtend CUSB will apply. A Location Guide listing participating Xtend CUSB locations and operating hours will be published annually. It will also be available via www.xtendcu.com.

Xtend CUSB Advisory Council (SBAC)

Xtend, Inc. has established an Xtend CUSB Advisory Council (SBAC) made up of volunteers from participating credit unions. This group meets at least annually to review Xtend CUSB policies and procedures, discuss areas for improvement, introduce new services, and make recommendations for policy or procedural changes. These recommendations will be submitted to the Xtend Inc. Board of Directors for final consideration.

Input from member credit unions is encouraged and should be communicated to the SBAC whenever a credit union has an issue to be addressed. A list of SBAC participants will be published on www.xtendcu.com. Requests to participate should be directed to scollins@xtendcu.com.

Marketing

1. All participants are required to prominently display the Xtend CUSB logo.
2. On an annual basis, Xtend, Inc. will provide a Marketing Kit which includes a limited number of location guides, lobby posters, tent cards, window decals and camera ready artwork. This cost is included in your Annual Renewal Fee.
3. The Xtend CUSB Location Guide will also be accessible through the Internet at www.xtendcu.com. It is anticipated that updates to the on-line version will be more frequent than the printed version. Each Xtend CUSB participant is encouraged to provide either an on-line Location Guide on their web site, or a link to www.xtendcu.com.
4. Xtend Inc. can provide custom or additional promotional and/or marketing materials upon request. These requests will be individually priced and submitted for approval.

Member Identification

1. Transactions that include a disbursement of funds by cash or check, or where specific account information is provided, picture identification will be required. This requirement may be satisfied by using a valid driver's license or state issued identification card. Other types of picture identification, including passports and military identification may be accepted if accompanied by additional pieces of identification and approved by an Xtend CUSB supervisor.
2. The Xtend CUSB branch tellers must perform account inquiries to check available balances, warning flags, and messages.
3. The Xtend CUSB reserves the right to request multiple pieces of identification to establish positive member identification. The Xtend CUSB also reserves the right to refuse service when positive identification is not established.
4. Members who do not know their account numbers are required to show positive identification and provide a valid SSN/birth date. The Xtend CUSB staff can then use the member inquiry feature to determine the correct account number.
5. The CU*BASE system displays joint owner information for the primary savings account on the teller posting screen. Joint owner information for other account suffixes can be viewed by using the *Proc Code = I*(nquiry). Unless there is a joint owner designated for other account suffixes, withdrawals are limited to the primary member on those accounts.
6. It is recommended that CUSB tellers suppress account balance on the receipts for deposits made by individuals who are not joint owner on that account.

Cash Limits

A member of any Xtend CUSB should expect to be able to withdraw a minimum of \$250 per member per day from accounts with sufficient balances (minimum cash limit). The Xtend CUSB may set its own maximum cash limit. Each Xtend CUSB may set its own limit on the amount of rolled coin it will accept.

Canadian or Other Foreign Currency

Xtend CUSB does not accept Canadian or any other foreign currency for exchange or deposit.

Member Account Dispute Resolution

Xtend CUSB staff members are not obligated to resolve member account disputes. The member will be referred to his/her own credit union. It is recommended that the Xtend CUSB provide telephone service to the member in this event.

Offline Procedures

In the rare instance when member information is not available for the Xtend CUSB, offline limits are utilized for withdrawals and loan advances. The authorized maximum limit for these situations shall be \$100.00. The Xtend CUSB is liable if this limit is exceeded. The Xtend CUSB reserves the right to deny the transaction. Check cashing, loan payments, and saving deposits are not subject to any special offline limits or procedures; however, extra caution should be exercised.

Member Comments and Teller Warning Messages

Each Xtend CUSB agrees to display 'Member Comments'. This is a CU*BASE Configurable option. Within these comments, loan delinquency, stop payment requests, and dormancy information is automatically generated.

Other 'Member Comments' can be created by the member's credit union. Tellers are required to act accordingly. It is essential that warning messages be written in a manner that is easily understood by Xtend CUSB staff. Credit unions should avoid using buzz words, codes, or abbreviations.

Each Xtend CUSB agrees to display Teller Warning Messages. This is a CU*BASE Configurable option.

Other Losses

To further minimize financial risk, Xtend CUSB credit unions should establish sound internal controls, precautionary procedures, security systems, and bonding coverage. However, just as in the case of the individual credit union's operations, the element of risk is still present. Because Xtend CUSB is simply an extension of the credit union providing services to members. The member's credit union shall assume all liability for any losses incurred from transactions originating at a participating Xtend CUSB, provided they were conducted in accordance with the policies and procedures outlined in this manual, or otherwise authorized by the credit union. Member credit unions are urged to check with their insurance or bonding companies regarding losses since they may have specific requirements regarding shared branching transactions.

All collection activity on returned items (NSF, uncollected funds, alterations, counterfeits, etc.), offline transactions, forged withdrawals, and losses surrounding Corporate Check stop payments are the responsibility of the member credit union, unless the policies and procedures outlined in this manual are NOT followed by the Xtend CUSB staff.

If Xtend CUSB employees do not follow proper procedures, the collection efforts of the member credit union to recover any funds are still necessary and expected. If these collection efforts fail, the appropriate Xtend CUSB will reimburse the credit union for the amount of the actual loss.

Contingency Planning

It is the intent of the Xtend CUSB community that each participating credit union may assume the role as an alternative business resumption site in the event of a disaster or sustained business interruption at another participating Xtend CUSB location.

Section 2: Transaction Information

Member Transactions

Approved

- Deposits (including Business Accounts)
- Withdrawals (Cash and Corporate Check)
- Loan Payments
- Transfers (Through Teller Processing – *Proc Code = T*)
- Check Cashing
- Line-of-Credit Teller Advances (if available)
- Traveler's Checks
- Money Orders
- Account Balance Inquiries
- Credit Card Advances (if available)

Unapproved

- In-House check processing (on-us or counter-kills)
- IRA and SEP Transactions
- Certificate transactions
- Business Account withdrawals
- Loan Application and Underwriting
- Release of Lien
- New Account Processing
- Closed Account Processing
- Account Maintenance
- Account Research

Drive-up Policy

An Xtend CUSB may provide drive-up service at selected locations. Valid identification is required for all drive-up transactions. Drive-up transactions are set according to the rules and procedures of the Xtend CUSB providing this service.

Transaction Fees

The credit union transaction fee for approved transactions is:

- **\$1.00** for weekday transactions
- **\$2.00** for weekend transactions

Services Charged Directly to Credit Union Members

The following services may be available at the Xtend CUSB. Charges and or fees for these services are established individually by the participating credit union.

- Money Orders
- Traveler's Checks
- Traveler's Checks for Two
- Receipt Copies
- Corporate Checks
- Stop Payments on Corporate Checks
- Notary Public Services
- Photo Copies
- Fax Services
- Check Cashing Fee (if applicable)

Section 3: Withdrawals

Withdrawal Procedures

1. Withdrawals by cash or Corporate Check are limited to available funds as identified by CU*BASE. Members who request funds in excess of available amounts may be referred to their respective credit unions.
2. Corporate Checks may be made payable to members or other parties.
3. When a joint owner requests an account withdrawal, Xtend CUSB must verify that the presenter is joint on the account. This is accomplished in CU*BASE by using the *Proc Code = I* on the withdrawal account to display the joint owner information. When joint member names cannot be verified, Xtend CUSB will not honor withdrawals, and should refer members to their respective credit union.
4. Xtend CUSB will not process any In-House Drafts. All drafts drawn on a member account will be sent through the normal draft clearing process. This protects check image availability.

Section 4: Checks and Other Negotiable Instruments

Definitions

The following terms used in this section are defined as follows:

- Local = Xtend CUSB Federal District
- Non-local = outside of Xtend CUSB Federal District

Precautions on All Checks Presented

1. The Xtend CUSB reserves the right to place a hold on any check or refuse acceptance.
2. All checks presented are reviewed for routing and transit number, MICR line, financial institution information, and proper date. Checks accepted must include an endorsement.
3. A share draft from a member of a participating credit union, payable to a non-member, will not be accepted at an Xtend CUSB.

Payee Endorsement Guidelines

1. Payee endorsements can be verified, when required, by either “in person” identification or by the use of counter-signing instructions to the person presenting the check.
2. Except for federal or state tax return checks, when all endorsements on a multiple payee check are not verified and all of the payees are not joint on the account, the check may be accepted for deposit only.
3. When the payee’s endorsement on a state or federal income tax refund check cannot be verified in person or with adequate identification of the absent payee, the check is not accepted unless all absent payees are joint on the account. An income tax refund check may be accepted without identification of the absent payee only when the payee is joint on the account. These checks cannot be accepted with a hold.
4. All U.S. Treasury checks, including Social Security, civil service, military, VA compensation, and railroad annuities, must be made payable to a member or a joint owner on an account. These checks cannot be accepted with a hold.
5. A check payable to a member but presented by a party not joint on an account may be accepted for deposit only when deposited into the member’s account, subject to the normal holds and limits as outlined in this manual.
6. A check payable to a party endorsed over to another party (parties) may be accepted without a hold if all parties are joint on the account. If all parties are not joint on the account and all endorsements cannot be verified, the check may be accepted for deposit only, subject to the normal holds and limits as outlined in this manual. State or federal tax return checks or any U.S. Treasury checks cannot be accepted under this provision if all parties are not joint on the account.
7. A check payable to a business must be deposited to a business account bearing the business name with the proper business endorsement.

8. A check payable to a business cannot be negotiated through a personal account unless the business is a sole proprietorship and the credit union has indicated on the account inquiry that business checks can be deposited to the member's personal account.

Same Day Availability

The following checks are given "same-day" availability if all endorsement guidelines are met (same day availability means that no holds will be placed on the check):

U.S. Treasury Checks

- Social Security
- Civil service
- Military payments
- Federal agency salaries
- VA compensation
- Railroad annuities

These checks *must* be made payable to the member or joint owner on the account to be accepted:

Other Checks

- U.S. Postal money orders
- Federal Reserve Bank
- Federal Home Loan Bank
- Federal, state, and local government checks that include city, township, village and county
- Checks drawn on member credit unions
- Cashier, certified, and official checks
- Local school, college, and university checks

Business Checks

- Established local or nationally recognized business or bank check
- Any identified member credit union payroll company
- Computer generated payroll check issued through a payroll company (Paychex, ADP) with the word "payroll" imprinted on the check
- Local bank and member credit union money orders

Income Tax Refund Checks

- State or federal IRS tax refund checks

New Accounts

CU*BASE can deliver a new Member message (configurable by each credit union) for a specified number of days. We recommend this feature be used by participating credit unions. In any case,

the open date of the membership should be viewed to determine a new account. An account is considered “new” for 30 days.

Any check negotiated under the new account status is to be held for two (2) business days if local and five (5) business days if non-local. Holds are not placed on those items listed as exceptions under Regulation CC.

Business and Other Checks

When a check is presented that does not meet the “same day availability” criteria, the entire check amount is accepted for deposit with a minimum two (2) business days hold for local and a five (5) business days hold for non-local checks.

Members should be referred for supervisory approval or exceptions to this policy on a limited basis.

Personal-type Checks and Money Orders (excluding postal, local bank, and member credit union money orders)

“Personal-type” checks include personal, money market, cash management, and VISA[®], MasterCard, or Discover checks. Money orders, other than U.S. Postal, local bank, and member credit union money orders, are considered “personal-type” checks.

Xtend CUSB tellers may cash a “personal-type” check for an amount less than or equal to \$100 without a hold for a member who has a current loan balance or available funds on an open-end loan. For a check amount in excess of \$100, or for a member presenting a “personal-type” check who does not meet the above loan criteria, the entire check amount is deposited with a minimum hold for two (2) business days for local and five (5) business days for non-local checks.

When a member does not receive any immediate cash as outlined above and wants to deposit a “personal-type” check in excess of \$100, the entire check amount is deposited with a hold. It is the responsibility of the member’s credit union to then release the \$100 the next business day for a deposit that is made to a transaction account, as required by Regulation CC.

Large Dollar Checks or Cash

A fax notification must be sent to the member credit union (See Appendix A) for all large dollar checks or cash (over \$2500). Fax numbers for Xtend CUSB participants will be available via www.xtendcu.com. Per Regulation CC, these checks are subject to the same two (2) and five (5) business day holds for local and non-local checks respectively. Moreover, holds are not placed on items listed as exceptions under Regulation CC. If the checks deposited in a day exceed \$5,000, an exception hold of seven (7) business days for local checks and eleven (11) business days for non-local checks may be placed on the amount above \$5,000. The first \$5,000 is subject to the normal two (2) and five (5) business day hold.

It is recommended that the member credit union examine the item upon receipt of the Fax Notification to determine if the hold is appropriate.

Canadian and Other Foreign Checks

Xtend CUSB does not accept any Canadian or other foreign checks unless they are payable through a United States bank and are payable in United States funds. Members with checks payable through foreign banks are referred to their credit unions.

Other Negotiable Instruments

Other negotiable instruments that are subject to collection or special conditions are not accepted at all; these instruments include, but are not limited to:

- Insurance draft
- Envelope drafts
- On-Sight drafts

Depository Endorsement Guidelines

The Xtend CUSB places its endorsement in an area between 1½ inches from the trailing edge to 3 inches from the leading edge of any check; this includes the credit union name, city, state, and R&T number. Checks containing payee endorsements, disclaimers, or other endorsement rules located on the reverse side of checks are accepted if they do not materially interfere with the readability of the depository endorsement.

Stop Payments on Xtend CUSB Corporate Checks

Requests for stop payments on Xtend CUSB official checks are only accepted from members in cases where the item is lost, stolen, or destroyed. Such requests must be made in writing using a “Request for Stop Payment” form and must be signed by the member who purchased the check. A service fee is assessed directly to the member for this activity. A waiting period of 60 days from written notification is required before an official check is reissued.

Requests for reissue before the waiting period has expired generally require a notarized indemnification agreement signed by the payee and are subject to Xtend CUSB management review. Requests for stop payment on Xtend CUSB Official Checks for \$5,000 or more will be reported to the member’s credit union. The credit union shall indemnify Xtend CUSB on all stop payments unless Xtend CUSB staff does not follow proper procedures.

A credit union requesting a stop payment also signs a “Request for Stop Payment” affidavit indemnifying Xtend CUSB from liability. Xtend CUSB assists in attempting to prevent losses to the credit union by honoring such request in the event of fraud perpetuated against the credit union. Xtend CUSB is held harmless in the event that the check clears. Xtend CUSB staff exercises all normal limits and precautions.

Section 5: Loan Transactions

Line-of-Credit (LOC) Advances

1. CU*BASE provides a configurable option to allow for teller disbursement on LOC loans. If the member credit union has chosen this feature, the Xtend CUSB teller will see a line to enter a disbursement on the withdrawal screen. This process will not allow a disbursement if the LOC loan is delinquent.
2. The Xtend CUSB teller should review for other loan delinquency and not approve this advance.

Credit Card Payments

1. The member account may show a share account specifically designed to accept the member's credit union credit card payments. These can be processed like a normal deposit. (These payments are automatically forwarded to the credit card issuer).
2. If this share account is not present, credit card payments will not be accepted.

Release of Lien Procedures

Release of Lien procedures will not be performed. Members will be referred to their home credit union.

Section 6: Serving Members with Past Due Loans

General Information

Xtend CUSB tellers will have full disclosure of delinquency information that includes 'amount due' and 'next due date'. The member's credit union also has the capability to freeze funds for delinquent members.

Based on the possibility that members may be unaware that their accounts are not current, policies have been adopted which still provide an element of service to such members and provide a source of information regarding the condition of the accounts. Members can contact their credit unions or bring their accounts up-to-date at Xtend CUSB offices accordingly.

The following procedure is followed whether the member credit union is open or closed:

The teller informs the member/joint owner that a past due amount exists and urges them to bring the account current or contact their credit union.

Withdrawal (All Types)

Xtend CUSB honors withdrawals when members bring their loans current and have sufficient funds "available" in other share accounts, except Certificates and IRAs, in excess of amounts past due. "Available" balances are determined by CU*BASE.

Check Cashing (All Types)

Xtend CUSB honors check cashing, subject to the normal limits, when a member brings their loan current and has sufficient funds "available" in other share accounts, except IRAs or Certificate accounts, in excess of the amount past due. "Available" balances are determined by CU*BASE.

Section 7: Transaction Delivery and Settlement

Transaction Delivery

General policy is to post transactions to members' accounts the same day that the transactions are presented given the system is available. "System Availability" depends on both data line connectivity and host computer availability. Because all participating credit unions have the same host computer processor, system availability is dependent primarily on the data line connectivity.

Settlement Procedure

Each participating credit union assumes responsibility for settlement reconciliation and payment by the 10th business day of each calendar month.

CU*BASE provides a daily report called Shared Branching Daily G/L Summary Report (PSBGHT). Each transaction and associated fee is listed by G/L. This report is helpful in the reconciliation process.

Teller corrections are the most common reason for settlement discrepancies. See Appendix A for detailed information on Teller Corrections.

Returned Items

All collection activity on returned items (NSF, uncollected funds, alterations, counterfeits, late returns etc.) is the responsibility of the member credit union, **unless policies and procedures outlined in this manual are not followed by Xtend CUSB staff**. If the Xtend CUSB staff does not follow proper procedures, collection efforts of the member credit union are still required. If the Xtend CUSB has accepted responsibility on a returned item and the collection efforts of the member credit union fail, the Xtend CUSB must reimburse the member credit union for the amount of the actual loss, the amount of the item(s), plus any legal or collection expenses incurred.

Large Dollar Returns Notification

When Xtend CUSB receives notification of returned items in the amount of \$2,500 or more, an attempt is made to obtain enough identifying information in order to provide member credit unions with advance notice. In the event that Xtend CUSB does not receive enough information, member credit unions are notified when the actual item is received by Xtend CUSB.

Section 8: Compliance

Bank Secrecy Reporting

Xtend CUSB completes all accessible information on the U.S. Treasury Form 4789 for each deposit, withdrawal, exchange of currency, or other payment or transfer, by, through, or on behalf of credit unions involving transactions of more than \$10,000 in currency. Multiple transactions by or for any person that total more than \$10,000 in any one day are treated as a single transaction when Xtend CUSB staff is aware of them. (See Section 1: Member Comments and Teller Warning Messages)

Xtend CUSB files Currency Transaction reports (Form 4789) with the Internal Revenue Service by the 15th day following the transaction date.

Xtend CUSB branches must forward a copy of the completed Currency Transaction Report to the members' credit unions for record retention. The Xtend CUSB is responsible for the record retention of the original form submitted to the U.S. Treasury.

Any suspicious activity report filed by the Xtend CUSB will be faxed to the member credit union at the time it is filed.

Except as stated above, the member credit union retains responsibility for all other currency reporting duties and requirements including those required by the Office of Foreign Asset Control and requirements under the Federal Bank Secrecy Act and related regulations.

Protection of Non-Public Personal Information

Xtend, Inc. acknowledges that, in the course of providing shared branching services to credit unions, it may receive non-public personal information pertaining to members.

Xtend Inc. will comply with NCUA regulations (748) with regard to such information and does not disclose such information. This information will only be used to carry out the purposes for which the credit union disclosed the information.

Regulation CC

It is the responsibility of each credit union to provide its members with the proper disclosure. For purposes of this regulation, Xtend CUSB offices are considered branches of its member credit unions and the appropriate disclosures are posted at each Xtend CUSB branch.

The regulation requires that upon oral or written request, members can obtain a copy of their credit union's comprehensive policy of Regulation CC. Since it is impractical for each Xtend CUSB to stock copies of each member credit union's policy, members will be referred to their own credit union.

Appendix A

Making Teller Adjustments

Occasionally an adjustment or correction must be made to a shared branching transaction. Because two separate credit union General Ledgers are affected by these transactions, adjustments must also be made by both credit unions.

The credit union at which the transaction took place corrects the teller drawer as with a normal teller adjustment, using Audit Key deletions. The member's home credit union then corrects the member account using Member Transaction Reversal or Account Adjustment techniques. With this process, both settlement G/L accounts remain in balance.

To aid in this correction process, use the form shown on the following page. The optional "confirmation number" area is helpful for following up on adjustments and resolving out-of-balance situations.

A Sample Form is attached.

Large Dollar Check or Cash Reporting

Xtend CUSB is required to fax the attached form to the member's credit union for Checks or Cash of more than \$2500.

Personnel Policy Acceptance Form

A sample personnel form to be used with credit union's Employee Manual (if applicable) is included in Appendix B.

Request for Stop Payment

Stop payments may be requested for Xtend CUSB Corporate Checks per page 12 of this manual.

A Sample Form is attached.

Appendix B

Sample Forms

- Shared Branch Teller/Member Account Adjustment
- Large Dollar Check Notification
- Personnel Policy Acceptance
- Request for Stop Payment of Cashier's Check

Shared Branch Teller/Member Account Adjustment

If an adjustment needs to be made to a shared branching transaction, this form should be completed by the credit union branch at which the physical transaction took place (the "teller or foreign" credit union).

This transaction was done at _____ CU for a _____ CU member.

Transaction Date: _____

Member Name: _____

Account #: _____

Teller Credit Union

Step 1: Delete Audit Keys to adjust drawer for Teller # _____.

Audit Key # _____	Amount \$ _____
Audit Key # _____	Amount \$ _____
Audit Key # _____	Amount \$ _____
Audit Key # _____	Amount \$ _____

Completed by _____
Employee Signature

Step 2: Perform a G/L Journal Entry to adjust the Settlement account. One side is always 739.00 Change Fund, with an offset to the Settlement G/L (999.xx).

Debit	Credit
\$ _____	\$ _____

Completed by _____
Employee Signature

Member's Credit Union

Step 3: Contact the member's credit union and request that they perform the necessary member account adjustment. Offset the member and the settlement G/L (999xx).

Description _____

Member # / GL #	Debit	Credit
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Completed by _____ Confirmation # _____
Home CU Employee Name (optional)

Large Dollar Check or Cash Notification

(\$2500 or more)

Member

Member Name: _____

Member Account Number: _____

Member Credit Union: _____

Credit Union Fax Number: _____

Check

Amount of Check: _____

Check Number: _____

Paid By: _____

Paid To: _____

Cash

Amount of Cash: _____

Other

Member Financial Institution: _____

R&T: _____

Xtend CUSB: _____

Comments

Employee Name: _____

Date: _____

Personnel Policy Acceptance

I have received a copy of the _____ Credit Union Personnel Policy and Employee Manual and will read through it carefully. I agree to abide by the policies, procedures, and rules of conduct of _____ Credit Union, as they may be established and changed from time to time, whether oral or written. I understand that, in the course of my employment, I may obtain certain confidential information (including but not limited to: trade secrets, proprietary information, member lists, financial data, etc) belonging to _____ Credit Union and its Xtend Shared Branches, and I agree not to use or disclose any such confidential information except for the benefit of _____ Credit Union.

I understand and agree that my employment is terminable at will by me or by _____ Credit Union and that no one other than the Chief Executive Officer (CEO) of _____ Credit Union has any authority to enter into a contrary agreement and that any such agreement must be in writing and signed by me and the CEO to be enforceable. I acknowledge receipt of this Personnel Policy and Employee Manual with my signature below, and I agree to keep my manual for future reference and to sign for and insert new pages and revisions. This book and its contents will remain the property of _____ Credit Union, and I agree to return it immediately upon termination of my employment.

Name of Employee (printed); _____

Signature: _____ Date: _____

Request for Stop Payment of Cashier's Check

I, _____, hereby assert a claim to the following described cashier's check:

Remitter: _____ Payee: _____ Check No: _____

Amount: _____ Date of Check: _____ Member No: _____

Declaration of Loss:

By my signature below, I certify and declare under penalty of perjury that I am the person who claims the right to receive the amount of the above-mentioned cashier's check that was lost, destroyed, or stolen. I have not deposited, cashed or otherwise negotiated, nor do I have possession of the check, and the loss of possession was not the result of a transfer by me or a lawful seizure of the check: and that I cannot obtain possession of the check because:

- The check is lost.
- The check is destroyed.
- The check was stolen from my possession.
- The check is in the wrongful possession of the following person _____.
- The check is otherwise in the wrongful possession of an unknown person.
- Other: _____.

The following is a brief description (by member) of the circumstances surrounding the loss, destruction, or theft of the check:

I acknowledge and agree that this claim shall not be enforceable unless it is received at a time and in a manner in which _____ has reasonable time to act on it before the check is paid, and unless I provide reasonable identification to _____. A claim becomes enforceable at the LATER of:

1. The time the claim of asserted; or
2. The 90th day following the date of the check.

I acknowledge that until this claim becomes enforceable it has no legal effect and _____ may pay the check to any entitled to enforce it, in which event _____ is discharged from all liability with respect to the check.

I acknowledge that if this claim becomes enforceable before the check is presented for payment, _____ is no longer obligated to pay the check. I also agree that if _____ pays the amount of the check to me pursuant to this claim, when the claim becomes enforceable, and if the check is subsequently presented for payment by a person having the rights of a holder in due course, I am obligated to a) refund the payment to _____ if the check is paid to that person, or b) pay the amount of the check to the person having the right of a holder in due course if the check is dishonored.

I agree that _____, at its sole discretion, may pay the claim prior to the date that it becomes enforceable. By signing this claim and request, I agree to defend, indemnify, and hold harmless _____ from any claim, damage, or costs made or incurred as a result of its refusal to pay the check described above.

Member's Signature

Date

Phone No.

Address