

# Xtend Shared Branching

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## 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 Procedures 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. 6000 28<sup>th</sup> Street, SE, Suite 100, Grand Rapids, MI 49546. All Xtend CUSB participants agree to provide service as stated in this manual.

An Annual Renewal Fee of \$150.00 will be billed to each Xtend CUSB on July 1<sup>st</sup>. 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 1<sup>st</sup> 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 (i.e.; 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. Locations will also be available via [www.xtendcu.com](http://www.xtendcu.com).

### **Xtend CUSB Advisory Council (SBAC)**

Xtend, Inc. has established an Xtend CUSB Advisory Council (SBAC) made up of eight (8) volunteers from participating credit unions and at least one representative from the Xtend Board of Directors. Volunteers are nominated and elected annually by their peers and will meet at least twice 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](http://www.xtendcu.com). Requests to participate should be directed to [scollins@xtendcu.com](mailto:scollins@xtendcu.com).

## Marketing

1. All participants are required to prominently display the Xtend CUSB logo.
2. On an annual basis, Xtend, Inc. will coordinate the mass printing of Location Guides, lobby posters, tent cards, and/or window decals. Camera ready artwork will be provided to credit unions upon request.
3. The Xtend CUSB Location Guide will also be accessible through the Internet at [www.xtendcu.com](http://www.xtendcu.com). 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](http://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. Individuals are required to present their account number for all shared branch transactions along with valid picture identification. Individuals will be referred to their home credit union if they do not know their account number.

Valid picture identification includes **current** driver's license or state identification card. Passports, school ID and military ID may be accepted if accompanied by additional pieces of identification and approved by an Xtend CUSB supervisor.

When address information is flagged as invalid on the CU\*BASE System services will be denied. Members will be referred to the home credit union.

The Xtend CUSB branch tellers must perform account inquiries to check available balances, warning flags, and messages.

2. 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.
3. 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* (Inquiry). Unless there is a joint owner designated for other account suffixes, withdrawals are limited to the primary member on those accounts.
4. CUSB tellers are required to 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 Dispute Resolution

Xtend Shared Branch participation is a privilege to members. Should member behavior be disruptive to transactional credit union staff or members it is well within the right of that credit union to refuse service and contact the member branch. Home credit unions should consider revoking privileges to problematic members.

Xtend CUSB staff members are not obligated to resolve member account disputes. The member will be referred to his/her own credit union.

## Credit Union Dispute Resolution

The spirit of the Xtend SB Network is to have peer to peer resolution of any disputes involving shared branching transactions and settlement. Credit Unions unable to resolve disputes regarding transaction or settlement activity shall submit a dispute request to the SBAC within a 15 business day period using the "Credit Union Dispute Resolution form". Disputes requested in writing must include description of the dispute including member and teller credit union name, description of efforts made to resolve the dispute and recommendations for resolution.

The SBAC will review the dispute details according to its established procedures and provide a recommended resolution to the member and teller credit unions within twenty (20) business days.

## Offline Procedures

In the rare instance when CU\*BASE is down and you are not able to see the shared branch members account information you are able to take deposits and loan payments only. Any withdrawal/cash back, unless item meets same day availability, would need to be referred to home credit union.

## 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.

## 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.

## **Other Losses**

NCUA Insurance Coverage. Currently, the Xtend Shared Branching Network only supports credit unions who are federally insured by the NCUA. If a participating credit union opts to drop NCUA insurance coverage, the network must be notified at least 90 days in advance. This can be done via Email to [scollins@xtendcu.com](mailto:scollins@xtendcu.com).

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)
- Corporate Check (if available)
- Loan Payments
- Transfers (Through Teller Processing – Proc Code = T)
- Check Cashing
- Line-of-Credit Teller Advances (if available)
- Traveler's Checks (if available)
- Money Orders (if available)
- 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.

## **Night Deposit Policy**

Transactions utilizing Night Depository are accepted at the discretion of the teller credit union.

## **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 = /* 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**

### **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. State or federal tax return checks or any U.S. Treasury checks cannot be accepted if all parties are not joint on the account.
3. 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 must be referred back to the home credit union.
4. 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.
5. 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.
6. 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.
7. A check payable to a party endorsed over to another party (parties) must be referred back to the home credit union.
8. A check payable to a business must be deposited to a business account bearing the business name with the proper business endorsement.
9. 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.
10. Responsible Payee Endorsement guidelines are required. Responsible endorsement of checks is defined as inclusion of the Home Credit Union Number, Account Number.
11. Credit Unions are authorized to accept checks payable to Xtend member credit unions as long as they are deposited to a credit union participating in the Xtend network. Teller branch policy indicates endorsement guidelines.

## 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
- State or federal IRS tax refund checks

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
- 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

## Checks Subject to Hold

All checks not meeting the criteria listed in same day availability are subject to a two business day hold excluding weekends and federal holidays. Home Credit Unions are responsible for monitoring check hold activity for transactions performed at Xtend Shared Branch locations and extending hold periods as determined by their internal policies. In the case of internal policy, configuration or procedure by the Member Credit Union, the teller credit union would not be held responsible to comply with the placement of holds in relationship to Xtend Shared Branching.

### Large Item Notification

A fax notification must be sent to the member credit union (See Appendix A) for all large dollar checks \$1500 or over. The fax will include a copy of the check, receipt and large

dollar notification form. Fax numbers for Xtend CUSB participants will be available via [www.xtendcu.com](http://www.xtendcu.com).

## **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**

All requests for stop payment on corporate checks or corporate money orders must be made with the credit union from which they are drawn.

## **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).

### **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 10<sup>th</sup> 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.

CU\*BASE also provides a settlement report that can be run on demand using MNGELE #22. This report is typically run after the end of the month for the EOM date. It will list all of the Xtend shared branch GL accounts with your balance plus the balance in the GL accounts for the corresponding shared branch partner. Typically, the amounts will match and if your account balance is a credit then you owe the other credit union. You can review the most current list of shared branch contacts and corporate routing numbers at the Xtendcu.com under the share tab.

Teller corrections and/or Return checks 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 15<sup>th</sup> 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.

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.

### **Privacy Masking for Member Information**

To maintain privacy, member trust and the security of confidential information, the following CU\*BASE privacy minimum configuration is required (the data indicated will be the only viewable member information at the teller credit union):

Birth Year

Mothers Maiden Name

Last 4 digits of the member social security number

Last 4 digits of the driver's license

Additionally Code Word and Out of Wallet question prompts are determined by the home credit union. Transactional credit unions are not required to ask for code word or out of wallet questions unless prompted by the system.

Teller Credit Union will refer members to their home credit union when it becomes necessary to override/reset a Code Word or Out of Wallet questions.

### **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**

#### **Reversing a Shared Branch Transaction**

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. The member's home credit union then corrects the member account using teller adjustment screen or Member Transaction Reversal. With this process, both settlement G/L accounts and change fund GL 739-00 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.

#### **Correction of Check Holds**

In the case where a check hold is not placed correctly at the time of deposit, shared branch credit union will contact home credit union to take responsibility of hold and notification of their member.

### **Large Dollar Check Reporting**

Xtend CUSB is required to fax the attached form to the member's credit union for checks \$1500 or more. A copy of the receipt and check should be included with the fax.



## FAX Sheet for Shared Branch Teller Corrections

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).

**IMPORTANT – fax this form and a copy of the receipt(s) to the member's credit union and call to request they perform the necessary member account adjustment.**

To Member CU: \_\_\_\_\_ Fax #: \_\_\_\_\_

From Teller CU: \_\_\_\_\_ Date: \_\_\_\_\_

From Contact Name/Phone #: \_\_\_\_\_

To locate CU contact information, go to <http://xtendcu.com/contacts/network/Great%20Lakes>

Transaction Date: \_\_\_\_\_ Account #: \_\_\_\_\_

Member Name: \_\_\_\_\_

Transaction Detail: \_\_\_\_\_

### Teller Credit Union

**Step 1: Use MNSERV #4 to adjust the drawer for Teller # \_\_\_\_\_.**

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 CU Settlement G/L (999.xx).**

GL # \_\_\_\_\_ \$ \_\_\_\_\_ GL # \_\_\_\_\_  
*Debit Amount Credit*

Completed by \_\_\_\_\_  
*Employee Signature*

### Member's Credit Union

**Step 3: Use MNADJ #13 or REVTRN to reverse the member transaction if it's the same day. If prior day, use the Member Account Adjustment function to reverse the member's transaction and use the appropriate s/b settlement G/L (999xx).**

Description \_\_\_\_\_

Completed by \_\_\_\_\_ Confirmation # \_\_\_\_\_  
*Member's CU Employee Name (optional)*

**\*\* Remember to release check holds, if applicable.**

## Large Dollar Check Notification

*(\$1500 or more – Include Copy of Check & Receipt when faxing this form to the CU)*

Same Day Availability     2-Day Hold placed

### Member

Member Name: \_\_\_\_\_

Member Account Number: \_\_\_\_\_

Member Credit Union: \_\_\_\_\_

Credit Union Fax Number: \_\_\_\_\_

### Check

Amount of Check: \_\_\_\_\_

Check Number: \_\_\_\_\_

Paid By: \_\_\_\_\_

Paid To: \_\_\_\_\_

### Other

Member Financial Institution: \_\_\_\_\_

R&T: \_\_\_\_\_

Xtend CUSB: \_\_\_\_\_

### Comments

\_\_\_\_\_  
\_\_\_\_\_

Employee Name: \_\_\_\_\_

Date: \_\_\_\_\_ Phone Number: \_\_\_\_\_