

REMOTE DEPOSIT CAPTURE – INELIGIBLE ITEMS

- a. Checks or items payable to any person or entity (i.e. business) other than you (third party checks or checks payable to “cash” are ineligible)
- b. Checks drawn, or otherwise issued, by you, your affiliate(s), or on any of your account(s) at the Credit Union
- c. Checks that are post-dated or stale dated (more than six [6] months prior to the date of the deposit), unless otherwise stated on the check (i.e., void after XX days)
- d. Checks containing an alteration to any of the fields on the front of the check or item which you know or suspect, or should know or suspect to be fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- e. Checks or items not payable in United States currency
- f. Checks drawn on financial institutions located outside the United States or located in a United States territory
- g. Checks previously converted to a substitute check, as defined in Regulation CC, or returned for any reason
- h. Checks to be deposited to an IRA or Share Certificate
- i. Starter, counter or temporary checks
- j. American Express Gift Cheques
- k. Savings bonds, demand drafts, cash, cashier’s checks, teller’s checks, certified checks, money orders, postal orders, travelers checks
- l. Checks that require authorization
- m. U.S. Treasury Checks; Federal Reserve Bank Checks; Federal Home Loan Bank Checks, government checks or warrants
- n. Checks from a closed account
- o. Remotely created checks, as defined by Regulation CC
- p. Checks payable jointly, unless deposited into an account in the name of all payees
- q. Checks exceeding \$2,500.00 (refer to Deposit Limitations).
- r. Checks with any inconsistencies, such as the numerical amount not matching the written amount
- s. Checks that do not have the full Magnetic Ink Character Recognition (MICR) line printed on the check
- t. Checks payable on sight or payable through Drafts, as defined in Regulation CC
- u. Checks previously negotiated or “cashed” at an alternate financial institution or other Credit Union branch or deposit channel causing the same drawer’s account to be debited twice
- v. Checks that are non-negotiable
- w. Checks made payable to a custodial and/or account governed by the Uniform Transfers to Minors Act
- x. Checks that are payable to a trust, a trustee, or other fiduciary
- y. Checks that require a special endorsement or warranty (e.g., insurance or escrow checks)
- z. Checks with any endorsement on the back other than specified in this Agreement
- aa. Checks that do not have the original manual signature of the person authorizing the check (facsimile signatures are ineligible)
- ab. Checks for which you do not have the original paper check in your physical possession
- ac. Checks that are in violation of any federal or state law, rule, or regulation

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