

# NON-MEMBER CHECK CASHING PROCEDURES

## Teller Procedures

### Determine Negotiability

1. Only **approved** payroll, government or verifiable tax refund checks may be accepted-**maker of payroll check must match the payroll check verified and approved for check cashing**
1. Verify customer is in good standing: refer to updated customer list by customer check cashing card number
  - a. Customer in good standing (YES)
  - b. Number on card and name on photo ID matches customer list
  - c. Check matches check type (employer/government) that was verified and approved, if not, check cannot be cashed. A new employer will need to be verified before the check may be cashed.
2. No post dated or stale-dated checks
3. No counter checks accepted
4. Checks must have:
  - a. Date
  - b. Financial Institution
  - c. Matching legal and written amounts
  - d. Maker's signature
  - e. Payee
  - f. Encoded routing, transit and account numbers
  - g. Proper endorsement

**IF THIS CRITERIA IS NOT MET-CHECKS CANNOT BE CASHED**

### Determine Endorsement

1. Payee must be present and show **government issued ID and Check Cashing Card**
2. Multiple payee checks such as Income Tax refund checks, all endorsements must be verified
3. No 2 party, 3rd party checks or restrictive endorsements may be accepted

### Teller Processing After Verification Is Complete

1. Use Mid American system, non-member check cashing, process as normal check cashing
  - a. Input check amount
  - b. Input check cashing card number and name in memo field and fee amount in fee field (fee schedule)**
  - c. Enter/close pop up
  - d. Post transaction
  - e. Disburse balance to customer (check amount – fee = balance to disburse)
  - f. On back of the check put Mid American's endorsement stamp, your teller stamp and **write WC# in place of member account number**
  - g. Check Cashing receipts will need to be **kept separate to total fees at end of shift**
  - h. Non-member fees will be shown on nightly balance sheet, just as member fees are now shown