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| Cash Operations, Procedures & Controls Manual |
| Effective: November 27, 2019 |
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# OVERVIEW & OBJECTIVES

The purpose of this manual is to document all internal processes related to cash/coin activities of Michigan Legacy Credit Union. It is intended to be an initial training resource for new employees, as well as an ongoing reference resource for all employees.

It will cover who is responsible for the various activities related to cash activities, what the procedures and internal controls are for 1) physical safeguarding of cash/coin, 2) proper document creation and retention related to cash/coin activities, and 3) reconciliation/balancing of cash/coin in the custody of MICHIGAN LEGACY CREDIT UNION employees.

The procedures and directions included in this manual are derived from appropriate laws, regulations, board policy, management directive, and internal controls in keeping with Generally Accepted Accounting Principles (GAAP). They are to be considered the official guidance in performing any duties on behalf of MICHIGAN LEGACY CREDIT UNION and failure to do so may result in disciplinary action, up to and including termination.

# RESPONSIBILITIES

BOARD OF DIRECTORS

The Board of Directors will create appropriate policies that direct and empower management to carry out necessary activities to comply with applicable laws and regulations, as well as meet the objectives stated in this manual.

SENIOR MANAGEMENT

Senior Management is directly responsible for the content of this manual, ensuring that it complies with Board of Director policies, providing adequate training to appropriate staff on its contents, monitoring the effectiveness of its contents, and periodically reviewing it for appropriate changes.

BRANCH & DEPARTMENT MANAGERS

Branch and department managers are directly responsible for ensuring that the procedures, controls, and overall spirit of these procedures and controls are consistently implemented. Implementation includes training appropriate staff on the contents of this manual, effectively monitoring staff’s activities to insure the content is being complied with, and performing appropriate disciplinary action when its contents are not being complied with by their staff.

TELLERS

Tellers are to consistently perform the applicable procedures and controls as outlined in this manual. They are also responsible for fostering and participating in an atmosphere of compliance with the contents of this manual and the underlying spirit of its direction, not just the literal direction.

QUALITY CONTROL STAFF

Quality control staff is to coordinate responsibilities to work in conjunction with this policy manual and related procedures and controls. They are also responsible for fostering and participating in an atmosphere of compliance with the contents of this manual and the underlying spirit of its direction, not just the literal direction. They are to report to senior management any irregularities in cash/coin operations or deviations from procedures and controls included herein that they may note in the course of their applicable duties.

ACCOUNTING STAFF

Accounting staff is to coordinate responsibilities to work in conjunction with this policy manual and related procedures and controls. They are also responsible for fostering and participating in an atmosphere of compliance with the contents of this manual and the underlying spirit of its direction, not just the literal direction. They are to report to senior management any irregularities in cash/coin operations or deviations from procedures and controls included herein that they may note in the course of their applicable duties.

# CASH POLICY

The cash policy provides a broad framework for management to follow in formulating and implementing prudent procedures. This includes monitoring compliance with procedures, laws, and regulations.

# CASH CONTROLS

The Board of Directors delegates authority and responsibility to management for developing procedures that provide for the safe and sound control of cash. The Board retains ultimate responsibility for the safeguarding of cash. Notwithstanding this delegation, Management will monitor, control, comply with approved cash limits, and execute and review regular vault cash counts, surprise cash counts, independent audits, and regulatory examinations.

Cash limits – The board expects the Credit Union to operate within approved cash limits.

1. Institution Limit
2. Branch Limit
3. Device Limit
4. Teller Limit

This manual includes policy and procedures to deal with most situations; however, unique situations may occur in which management and staff will be expected to use best judgment and document reasons for making exceptions. In all cases, safety and soundness should always be considered and an abundance of caution to reduce risk for the safety of employees and always reducing the risk of theft and/or loss whenever possible.

# Cash Limits

Branch Limit

Flat Rock - $300,000

Garden City - $400,000

Highland - $300,000

Pontiac - $500,000

Warren - $400,000

Wyandotte - $700,000

Device Limits

Flat Rock ATM - $180,000

Flat Rock TCD - $40,000

Garden City ATM $180,000

Highland ATM - $180,000

Highland TCD’s - $50,000

Pontiac ATM - $180,000

Warren ATM - $180,000

Warren TCD’s - $50,000

Warren Recycler - $50,000

Wyandotte ATM - $180,000

Wyandotte Hospital ATM - $80,000

Wyandotte TCD - $130,000

Teller Limits

Flat Rock - $15,000

Garden City - $30,000

Highland - $10,000

Pontiac - $30,000

Warren - $10,000

Wyandotte - $30,000

At any time a teller, device, or branch is over their cash limit at the end of day the branch manager should email the Executive Management team, Operations Manager, and the auditing department to notify them of this cash overage including the date, amount, why and when it is expected to be under the limit.

# CASH OVER SHORT POLICY

Recordkeeping for each branch employee’s cash over/short will be kept by the Branch Manager and logged on the Cash Over/Short log in K:\Reports and Data\Level 2 - Permission Only\Over and Short-NEW.xlsx. Branch Managers are to send the Senior Vice President and COO a report of all cash over/shorts and disciplinary action taken monthly.

Total over/shorts during a performance evaluation period will be used, in part, to evaluate employee overall performance.

Wrapped coin, either over or short, are not considered a cash outage against the branch employee. Employees are to attach the coin wrapper to the receipt and adjust the member’s account accordingly.

Posting error and counter balance situations are not counted as a monetary over/short when a branch locates and has proof of the error. This will be considered as an occurrence. The Branch Manager will review frequent counter balances of any employee and they shall be used, in part, to evaluate the employee overall performance.

Any cash over or short will be considered an occurrence.

Any out of balance by a teller, device or vault in the amount of $250 or more should be reported to Senior Management and Auditing

The employee will have a waiting period of 2 working days to find his or her outage before disciplinary action is taken. If the employee finds the out of balance after the disciplinary action has been taken, the action will stand as an occurrence.

For any out of balance we will be using a rolling year. If an employee has an out of balance we will need to go back 12 months from the date of the current outage.

Policy Recommended Action to be taken

Accumulative out of balance in the amount of $50.00 Documented Verbal Warning

Or Single out of balance of $50.00-$149.99

Accumulative out of balance in the amount of $150.00 Written Warning

Or Single out of balance of $150.00-$249.99

Accumulative out of balance in the amounts of $250.00 Written Warning with

Or Single out of balance of $250.00 and up Up to 1–Day suspension without pay

Or up to and including termination

Once an employee has been documented for a monetary out of balance, the employee will not be documented again until they reach an additional $10.00 or reach the next tiered amount.

Policy Action to be taken

8 out of balance occurrences Documented Verbal Warning

14 out of balance occurrences Written Warning

20 out of balance occurrence Written Warning with

Up to 1–Day suspension without pay

Or up to and including termination

The 3rd verbal warning in a rolling year, whether it be for occurrences or monetary out of balance will result in a Written Warning.

The 3rd written warning in a rolling year, whether it is for occurrences or monetary out of balance will result in a Written Warning with up to 1–Day suspension without pay or up to and including termination.

Unusually large single out of balance condition amounts of $250.00 or more may result in termination of employment. An employee’s entire personnel record will be reviewed and a determination of employment will be made.

The steps outlined above are for guidance purposes and do not in any way alter the fact that Michigan Legacy Credit Union has an “Employment at Will” policy, meaning that either the employer or the employee may end the employment relationship at any time with or without cause and with or without notice. These steps are to be taken with the approval of the Branch Managers, SVP or COO. Disciplinary action will be taken as soon as possible but not to exceed 10 working days.

# Appendix A – Cash Handling Procedures and Guidelines

***Overview***

#### The following Procedures and Guidelines are NOT policies and do not require Board approval. Procedures and Guidelines are designed to provide guidance and structure in handling cash, internal controls and reducing overall risk to the credit union. In all circumstances BEST JUDGMENT must be utilized to minimize risk to the credit union, yet provide financial solutions for our member/owners whenever possible. Procedures and Guidelines can be changed as needed or as risk analysis warrants.

# 

# Abusive Member Procedure

1. The purpose of this procedure is to protect the employees and members of Michigan Legacy Credit Union (the “Credit Union”) from abusive members. This procedure is not enacted to restrict the rights or freedom of anyone, but rather to address certain unacceptable conduct in order to assure the rights and protection of Credit Union employees and its general membership.
2. All members and employees should be able to conduct business without fear of harassment or abusive conduct as a result of their membership or employment with the Credit Union. The Credit Union’s outstanding reputation is due in large part to the loyalty, commitment and continued efforts of its employees. Treating the employees of the Credit Union with the respect they deserve and the Credit Union is committed to maintaining a work place free from any type of abuse.
3. In the event that any member of the Credit Union engages in any type of abusive conduct, the President/CEO, Chief Operating Officer or the Chief Financial Officer, on may impose sanctions against any member who engages in any type of abusive conduct.
4. In that regards any or all of the following sanctions may be imposed against a member who has engaged in abusive conduct:
   1. Denial of all services other than the right to maintain a share account and the right to vote at the annual and special meetings.
   2. Denial of services, which involve personal contact with Credit Union employees.
   3. Denial of access to Credit Union premises.
   4. Taking any other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, National Credit Union Administration Rules and Regulations, or the Credit Union Bylaws.
5. For purpose of this procedure, “abusive conduct” includes, but not by way of limitation, any of the following conduct:
   1. Any type of harassment including sexual, ethnic, or racial harassment; making racial or ethnic slurs; engaging in sexual conduct; making sexual overtures; making sexual flirtations, advances or propositions; engaging in verbal abuse of a sexual, racial or ethnic nature; making graphic or degrading comments about an individual or his or her appearance; displaying sexually suggestive objects or pictures; engaging in offensive or abusive contact; making false, vicious or malicious statements about any Credit Union employee or the Credit Union and its services, operations, policies, practices, or management; using profane abusive, intimidating, or threatening language towards Credit Union employees or fellow members; attempting to coerce or interfere with Credit Union employees in the performance of their duties at any time; conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving Credit Union employees or Credit Union services; any posting, defacing, or removing notices or signs on Credit Union premises; writing on Credit Union bulletin boards without management authorization; immoral conduct or indecency on Credit Union premises; use or being under the influences of drugs or alcoholic substances on Credit Union premises; fighting or possession of weapons of any kind on Credit Union premises.
6. This procedure will be reviewed as needed to determine if revisions are needed. The President/CEO may provide periodic reports regarding action taken (as needed) to the Board of Directors as determined necessary by the President/CEO.
7. This procedure excludes Home Equity or 1st Mortgage loans.

# Resolve Out of Balance Teller Drawer

These directions are used when a teller drawer is out of balance. Before you begin, here are some questions to ask:

* + How much are you off? Are you over or short?
  + Did you balance your drawer at any point during the day? If so, when? Were you in balance then?
  + Did you get any error messages today while processing transactions?
  + Did you reverse any transactions throughout the day?

1. Go to MNSERV.
2. Select F16-Drawer Ctrl/Audit.
3. On the [Teller Control screen](http://www.cuanswers.com/doc/gold/gold.htm#2899g.htm), determine if you are out of balance. Refer to [Balance/Close Teller Drawer](http://www.cuanswers.com/doc/stepbystep/Balance_Close_Teller_Drawer.htm). Follow steps 1-5.
   1. If you are out of balance, the “Net (Adj cash – inv)” field will not equal zero.
4. Recount your cash and re-enter the amounts. Verify your checks balance. Ensure that transactions have been posted for money that was bought and sold to and from the vault.
   1. The “Net (Adj cash – inv)” field should equal zero.
   2. The “Checks in drawer” field should equal the total amount of the checks taken in for the teller drawer.
   3. Verify the Vaults to teller and Teller to vaults fields are correct.
5. If you have interrupted processing, you may have a [left to right error](http://www.cuanswers.com/doc/gold/gold.htm#Teller_Audits_Left_to_Right_.htm). Use F14-Audit Key Report to print a report to determine if this is the case. If you have a left to right error, contact a Client Services Representative.
6. If still out of balance, use F3-Audit to view all transactions for the day.
7. Use the fields to sort for specific transaction amounts or [audit key type](http://www.cuanswers.com/doc/gold/gold.htm#2908g.htm) (transaction type). Compare this list to your physical work. This should assist you with determining why you are out of balance.
8. If an adjustment needs to be made, follow your credit union policy, which may involve [reversing a transaction](http://www.cuanswers.com/doc/stepbystep/Reverse_Transaction_Same_Day.htm).
9. After making the adjustment, return to MNSERV #16 to confirm the correction has put your drawer in balance.
10. If in balance, use F2-Close to close the drawer.
11. If still out of balance you will need to count your drawer and re-enter in all fields under dual control.
12. If in balance, use F2-Close to close the drawer.
13. If still out of balance you will need to enter the amount in the appropriate “Cash Over/Short” field.
14. Hit Enter to verify that there is a 0.00 in your Net (Adj cash – inv)
15. Now use F2-Close to close your drawer and scan in your daily work
16. On your next scheduled work day you will need to have your drawer audited before assisting any members
17. You will have two days to find the outage; pull your receipts using ctrlF9 and review all transactions to find the outage. If you find your outage get assistance with your Branch Manager to make any corrections and contacting the member.

# Teller/Branch Cash Limit Guideline

Michigan Legacy Credit Union TELLER staff is responsible at all times for the cash in their teller drawer and cash box. Cash limit levels have been approved to provide each TELLER with adequate cash for a day. Each teller is required to keep their drawer key on them at all times while at work. At the end of the day, the teller will be responsible to take their cash box key home and bring it back the next time they work. Tellers are not to keep any money sorted using paperclips in their cash drawer. Rubber bands are allowed to be used only when sorting a half of a strap. (top or bottom drawer).

Procedure:

1. All TELLER areas are equipped with two (2) drawers.
   1. Total aggregate cash should not exceed your branch teller cash limits; exceptions will only be allowed for anticipated higher cash needs (i.e. before a holiday, payroll, and bonus paydays by SEG employer).
      1. No more than one pack of each denomination with a max of $10,000 in top drawer
      2. All tellers should have 5 $20 dollar bills strapped in $100 strap as bait money. Bait Money should be kept under their $20 at all time.
      3. The remainder of your cash MUST be strapped and kept in the bottom drawer
      4. Teller vault should only be used when receiving large member deposit until sell down to vault can be executed.
      5. Exception to this amount may only be made by Branch Manager(s). The approving Branch Manager(s) will sign the TELLER’s daily teller balancing sheet.
      6. Cash Withdrawal Limits
   2. No member should be withdrawing out more than $5000 a day without Branch Manager, Assistant Branch Manager or Senior Teller Approval.
      1. This will ensure that we have adequate cash for the week
      2. Member may be required to give a notice of large cash withdrawals up to a week in advance.
   3. Transactions beyond your limits must be signed off by the Branch Manager or designated management:

|  |  |
| --- | --- |
| Teller  ~~\*\*~~(1st 90 days) | Teller  (after 90 days) |
| $1500  Cash Withdrawals | $5000 |

\*\*A second employee must re-count cash over $10,000.

Cash audits will be done on teller drawers as determined by management.

# Bait Money

Bait money is required to be kept in all teller drawers at all time. At any time an employee accidently gives this money out the employee is required to notify their manager immediately and create new bait money and update the log.

1. Bait money should consist of 5 $20 bills strapped in a $100 strap and kept under the employees $20’s at all times.
2. The bait money should be logged and verified under dual control typically by the employee creating the bait and their manager.
3. Bait money logs should be scanned into Laserfiche and the originals should be kept in the branch vault in case of an emergency.
4. All bait logs should be updated at least every 6 months to ensure accuracy.

# Teller Cash In-Out Receipt Procedure

To ensure that tellers are entering in the Cash In and the Cash Out during all transactions.

1. Upon completing All Member Transactions the receipt screen will appear.
2. Enter in the dollar increments in the correct areas of the receipt screen. This includes money that you take in or give back to the member.
3. Transactions with any cash back will require a signature. Also any transaction with cash in of $5,000 or more will require a signature.
4. Select print; if the increments are correct, a receipt will print. If the totals do not match you will receive an error screen. Select YES to make the corrections and then select print. By entering the Cash In/Out it will help in the event the teller is out of balance at the end of day. You should never select NO to correcting receipt dollar amounts!
5. Make any corrections needed and select print and the receipt will print. Make sure to select Scan to scan in the deposit slips, checks, and any other transaction documentation.
6. Select Scan B/W to scan in deposit slips, checks, and any other transaction documentation. \*Only select color if you are scanning in an ID\* Make sure all documents are legible and select done when complete.

# Teller Drawer Balancing

To ensure that MICHIGAN LEGACY CREDIT UNION Tellers are balancing their entire drawer at the end of each shift.

All tellers must balance their drawer every day they activate it, regardless if they process any transactions.

1. From MNSERV select #1 Teller Processing.
2. Select F24 Drawer Ctrl/Audit.
3. Before you start to count you will need to clear the inventory by selecting clear F4.
4. If you prefer to count your money in Quantity vs. Amount select the Quantity button F11
5. Once inventory is cleared, start by counting all rolled coin.
6. Input all rolled count in the rolled coin column under the correct denomination
7. Next you will count your loose coin.
   1. Input all loose count in the loose column (If you have more than a roll in loose be sure to roll it at this time).
8. Now start counting your bills.
   1. Input all bills in the bill column. If you have any full packs in your teller vault or second drawer, be sure to add them to your bill total by denomination. (If you have enough loose bills to make a pack be sure to strap them at this time)
9. Under the total section there are four spots for misc. items.
   1. Be sure to count and verify your bait money and put this in one of the empty spots
   2. If you notice you don’t have bait or are missing a bill or more, let you Branch Manager know immediately.
   3. If you have any stamps in your drawer, total them and put them in one of the empty spots
   4. If you have any ripped torn or stapled money, put this in one of the empty spots
   5. If you have any other misc. funds in your drawer, put this in one of the empty spots
   6. These empty spots are not to be used for vault money, full packs, or coin.
10. Once all cash has been inputted, hit enter to verify if you are in balance. If you are in balance skip to step 11
    1. If you don’t balance, re-count and/or get your Branch Manager to help you find the error.
    2. If you find the error skip to step 11
    3. If you still can’t find the error after being audited you will post the cash over or short to the correct box in the top half of the screen. (You only have 30 minutes after the close of business to look for any outage)
    4. Hit Enter to verify that there is a 0.00 in your Net (Adj cash – inv)
11. Add up all transit checks (include check totals from earlier in the day if you have done any previous batches).
    1. Verify your grand total matches the total on GOLD.
12. Add up all In-house checks (include check totals from earlier in the day if you have done any previous batches).
    1. Verify your grand total matches the total in GOLD.
13. Once you are sure all things balance, hit F2 Close
14. In your MVI Print handler you will need to select View your Document
    1. Sign your MSR Balancing sheet and add the date. Select Apply Changes
    2. Select Fields icon on right hand corner of your screen
       1. Template: Daily Work
       2. Doc Type: MSR Balancing Sheet
       3. Date: space bar for today’s date (or enter in date balanced)
       4. Branch Location: choose the correct branch
       5. Employee Gold ID: Enter your Initials and your Gold two digit
       6. Select Apply Changes
15. Place all cash in cash box and lock it up in your teller vault for the night.
    1. Be sure to secure your coin vault if applies.
16. The Branch Manager/Closer will be responsible to check all drawers at the end of day to ensure there is no cash left out. Verify all keys to top and bottom drawers at teller windows have been left in the building for the next day.

# Armored Car Procedure

The purpose of this procedure is to know the proper way to handle the Armored Car shipments.

1. Once the Armored Car personnel have entered the building the employee that greets him will verify his identity using his employee badge and let him/her into the secure area.
2. Whenever possible, two employees will be in the vault room to accept the cash shipment and/or ship out any coin or currency.
   1. Two employees should verify the packs with the order and sign off before the driver leaves.
   2. Anytime you are shipping out coin, the coin should stay secure in the vault until it is ready to be sold.
      1. You may take the coin out one hour before the normal time the armored car arrives and keep it secured in the vault room or place it by the vault room door.
3. Once the driver has left, the cash shipment should be verified immediately whenever possible. If you must wait to verify the cash, you must lock it in a secure location until you can come back to it. The cash MUST be verified by close of business day received by following the cash shipment procedure.

# Vault Control and Verification

To indicate how the vault custodian will handle the delivery or receipt of cash into and out of the cash vault. There should only be one vault teller at any time per branch. No one else should have access to the vault unless they are taking over control. Whenever possible you should try to have another employee access the vault with you.

Procedure for the initial cash shipment:

1. Under dual control the cash shipment must be verified the same day they are received - no exceptions. All packs must be counted individually. Once the cash shipment has been verified, both individuals must sign the cash shipment receipt and scan that in with the vault custodian’s daily work/cash balancing. The vault custodian can then place the cash into his/her cash vault for further disbursement.
   1. MICHIGAN LEGACY CREDIT UNION Vault Denominations are strapped as follows:

Flat Rock, Garden City, Warren and Wyandotte

* + - 100’s – 2,000
    - 50’s – 2,000
    - 20’s – 2,000
    - 10’s – 1,000
    - 5’s – 500
    - 1’s – 100

Highland

* 100’s – 2,000
  + - 50’s – 5,000
    - 20’s – 2,000
    - 10’s – 1,000
    - 5’s – 500
    - 1’s – 100

Pontiac

* + - 100’s – 5,000
    - 50’s – 2000
    - 20’s – 2,000
    - 10’s – 1,000
    - 5’s – 500
    - 1’s – 100

1. Procedure for Gold:
   1. From the Home Page use the following steps to process the shipment:
   2. Select menu #3 for CU Back Office Processing or use the speed sequence MNHTEL.
   3. Select menu #11 for Head Teller/Vault Control
   4. Select menu #3 for Teller/Vault Cash Transfers/Inq
   5. Enter your CU ID and password
   6. From the Teller/Vault Cash Transfer screen, use the drop down in the ‘from’ field and select Bank (4) and in the ‘to’ field select Branch Vault (2). Then, hit enter.
   7. Into the ‘transfer amount’ field enter the amount of the cash shipment received and enter the branch number. Then, hit enter
   8. Hit F5 to post the transaction.

# FED Cash Difference Claim Request

# In the event the cash received from the FED is incorrect, the following must be done

1. Go to frbservices.org
   1. Click Forms
   2. Click Fed Cash Services Forms
   3. Click Difference Claim Request Form
   4. Complete Section 1 – Financial Institution Information.  Make sure to list Verifier #1 & #2 and provide a brief description of the verification process

1.5 Complete Section 2 – Currency Differences.  **Required Enclosures for Fit Currency**: Currency bag, Shipping bag & Polybag (small bag if applicable) If new currency complete corresponding section.  **Required Enclosures for New Currency**: Currency band, the entire BEP Wrapping & Shipping bag

1.6 Complete Section 4- Customer Comments (if applicable)

1.7 Complete Section 5 – Authorized Signature.  This section should be the branch manager

1. Send the following items to the FED: Colored band around money, copy of packing slip, small plastic bag (in applicable) & large cash delivery bag.
2. Send to:

Federal Reserve

Attn: Cash Administration

1600 E. Warren Ave Detroit, MI 48207-1063

1. Scan Difference Claim Request into Accounting Pending
2. Process the Vault buy for the amount you actually have

# Transferring Cash from Branch to Branch

The purpose is to transfer cash from one branch to another. This should only be done in emergency cases and should be approved by someone in Senior Management.

1. Notify Accounting that there will be cash transferred between branches so they know why the extra posts are happening to the bank GL.
2. Before the cash leaves a branch it should be verified by a manager.
3. Once all cash is verified the cash will then need to be placed in a sealed bag for travel.
4. Two members of management must travel in separate vehicles. One carrying the cash and the other following.
   1. One Manager should be a member of the Senior Management Team.
      1. If there is no one available on the Senior Management Team then 2 Manager must be involved.
5. Once the funds have arrived at their destination, two people, one being one of the two managers that just traveled with the funds, and the other being a branch employee will need to open the bag and verify that the cash is accurate.
   1. All cash must be counted. Each strap must also be counted.

Procedure for Gold:

1. From the Home Page use the following steps to process the shipment:
2. Select menu #3 for CU Back Office Processing or use the speed sequence MNHTEL.
3. Select menu #11 for Head Teller/Vault Control
4. Select menu #3 for Teller/Vault Cash Transfers/Inq

Enter your CU ID and password

1. The giving Branch will sell the funds to the bank.
   1. From the Teller/Vault Cash Transfer screen, use the drop down in the ‘from’ field and select *Branch Vault (2)* and in the ‘to’ field and select Bank (4) *Then, hit enter.*
2. The receiving branch will buy the funds from the bank.
   1. From the Teller/Vault Cash Transfer screen, use the drop down in the ‘from’ field and select Bank (4) and in the ‘to’ field select Branch Vault (2). Then, hit enter.
3. Into the ‘transfer amount’ field enter the amount of the cash shipment received and enter the branch number. Then, hit enter
4. Hit F5 to post the transaction, print the receipts and write on the receipts (i.e. sold to Pontiac branch) then scan into Accounting Pending.

# Procedure for Vault cash disbursement

Under dual control, both the vault custodian and the teller receiving the cash must verify all cash before it is placed in the teller drawer. All cash must be broken down and counted under dual control. Both parties must initial the cash Vault/Teller Transfer Slip. This will be scanned in with the daily work.

* Some types of transfers are not permissible, such as teller to teller and vault to vault.

# Vault Gold Procedure

These steps are used when transferring money to or from teller drawers, branch vaults, supplemental vaults (including TCD’s, TCRs and ATMs), and the bank.

1. Use the Vault Control menu (MNHTEL) #3-Teller/Vault Cash Transfers/Inq.
   1. Enter your CU ID and password
2. From the Teller/Vault Cash Transfer screen, use the drop down in the ‘from’ field and select *Branch Vault (2)* and in the ‘to’ field select *Teller Drawer (1). Then, hit enter.*
3. Into the ‘transfer amount’ field enter the amount of the cash disbursed and enter the TELLER’s number, enter vault ID number. Then, hit enter. (If the TELLER’s drawer has not been activated this function will not be completed).
   1. Press Enter.
4. Use F5-Post to complete the transfer.
5. Use F7-Cancel to exit the screen.

Once this has been completed by the Vault Custodian, the TELLER will be able to see that the cash has been added to their drawer by using the speed sequence MNSERV #17/Teller/Vault Cash Transfer Inq.

**Vault Coin Shipment**

Coin must be shipped in coin bags and will only be accepted in the following increments:

* Dollar coins - $2000.
* Half Dollars - $1000.
* Quarters - $1000.
* Dimes - $1000.
* Nickels - $200.
* Pennies - $50.

1. Fill out the deposit slips from the FRB
2. Carrier Location – Total Armored
3. Under the denomination sections list the number of bags and dollar amount per denomination
4. Under the total add up the total number of bags and dollar amount.
5. Under date shipped enter the date Total Armored will be picking it up
6. Under prepared by sign your name
7. Attach White copy to one of the coin bags (you should have clear sleeves to do this with). Yellow copy will go to Total Armored and Pink copy will go with Vault work.
   1. Fill out the Total Armored book
   2. Date – date being shipped
   3. Fill in the number of bags and said to contain for each denomination
   4. Fill in total number of items and said to contain box on bottom
   5. When Total Armored comes to pick up coin be sure to have them sign their book and take all bags

**Shipping Currency**

Currency needs to be shipped in currency bag and will only be accepted in the following increments:

|  |  |  |  |
| --- | --- | --- | --- |
| Denomination | Strap Dollar Amount | Bundle Dollar Amount | Color Code |
| Ones | $100 | $1,000 | Blue |
| Fives | $500 | $5,000 | Red |
| Tens | $1,000 | $10,000 | Yellow |
| Twenties | $2,000 | $20,000 | Violet |
| Fifties | $5,000 | $50,000 | Brown |
| Hundreds | $10,000 | $100,000 | Mustard |

1. Each strap should contain 100 bills of the same denomination facing in the same direction
   1. Each strap should clearly have the following items clearly written on them
      1. CU name
      2. Routing Number
      3. Branch ID
      4. Teller Number
      5. Date verified
   2. 10 straps should be in each bundle and should be kept together with only 2 rubber bands, one on each end.
   3. All currency can be bagged together as long as it can be clearly seen from the bag.
2. Fill out the Currency Deposit from the FRB
   1. Fill in the number of bags
   2. Under date shipped enter the date Total Armored will be picking it up
   3. Under prepared by sign your name
   4. Fill in the amount of cash being shipped under each denomination
   5. Total the cash up and place it in the bottom under total
   6. Attach White copy to one of the coin bags (you should have clear sleeves to do this with). Yellow copy will go with Vault work.
3. Fill out the Total Armored book
   1. Date – date being shipped
   2. Fill in the number of bags and said to contain for currency
   3. Fill in total number of items and said to contain box on bottom
   4. When Total Armored comes to pick up currency be sure to have them sign their book and take all bags

# Non-Machineable

1. Non-machineable money is any currency that is unable to go through a counter. Example is money with excessive staples or ripped in multiple places and taped. All other money should be shipped with regular currency.
2. Separate money by denominations and strap each denomination using the white side of the strap.
3. On Each strap you need to write the following
   1. CU name
   2. Routing Number
   3. Branch ID
   4. Teller Number
   5. Date verified
4. All currency can be bagged together as long as it can be clearly seen from the currency bag.
5. Fill out the Currency Deposit from the FRB
6. Fill in the number of bags
7. Under date shipped enter the date Total Armored will be picking it up
8. Under prepared by sign your name
9. Fill in the amount of cash being shipped under each denomination
10. Total the cash up and place it in the bottom under total
11. Attach White copy to one of the coin bags (you should have clear sleeves to do this with). Yellow copy will go with Vault work.
12. Fill out the Total Armored book
13. Date – date being shipped
14. Fill in the number of bags and said to contain for currency
15. Fill in total number of items and said to contain box on bottom
16. When Total Armored comes to pick up currency be sure to have them sign their book and take all bags

# Mutilated Money

Mutilated money is considered Buried, Burned, or Water Damaged Currency.

1. When a member brings in “Mutilated Currency” we should refer them to [www.bep.treas.gov](http://www.bep.treas.gov) to get shipping instructions
   1. The member will need to submit in writing how the currency became mutilated
      1. All currency and the letter should be mail to the following address

Department of the Treasury

Bureau of Engraving and Printing

OCS, Room 344 BEPA

Post Office Box 37048

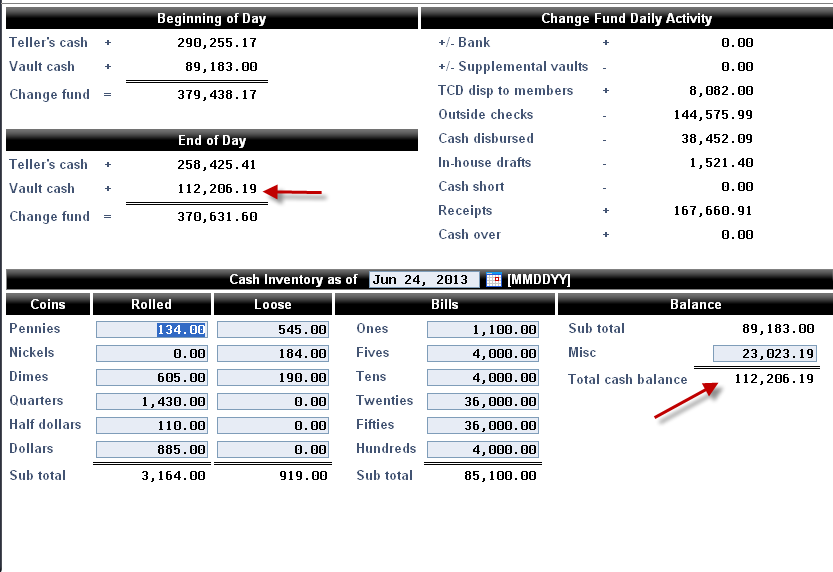
Washington, D.C. 20013

# Procedure for Gold (for Vault Custodian):

1. From the Home Page use the following steps to process the disbursement:
2. Select menu #3 for CU Back Office Processing or use the speed sequence MNHTEL.
3. Select menu #11 for Head Teller/Vault Control
4. Select menu #3 for Teller/Vault Cash Transfers/Inq
5. Enter your CU ID and password
6. From the Teller/Vault Cash Transfer screen, use the drop down in the ‘from’ field and select Branch Vault (2) and in the ‘to’ field select Bank (4). Then, hit enter.
7. Into the ‘transfer amount’ field enter the amount of the cash disbursed and enter, enter vault ID number. Then, hit enter.
8. Hit F5 to post the transaction.

# Procedure for Balancing the Vault (for Vault Custodian):

1. The vault must be balanced any day the vault has cash received or disbursed and on the same day the vault receives any shipments
2. The Vault Custodians will verify the vault balance and sign off on the vault balance sheet, Branch Managers/Assistant Branch Managers must initial off for the total under the vault limit.
   1. In gold the Vault Custodian MUST list all currency by denominations
3. Vault Cash and Total Cash Balance MUST match see screen shot below



1. Print your final balancing sheet from Gold to MVI
2. The balancing sheet, branch totals in gold and all buys and sell slips should be scanned in at night.
3. Log into Laserfiche/DCS station
4. Open your Vault Balancing sheet and add your balancing sheet, buy and sell slips
5. Enter in the Metadata
   1. Template: Daily Work
   2. Doc Type: Vault Work
   3. Date: space bar for today’s date (or enter in date balanced)
   4. Branch Location: choose the correct branch
   5. Employee Gold ID: Enter your Initials and your Gold two digit

# Transferring the vault control to another person

1. Anytime a new person will be taking over any vault this must be followed.
2. The vault must be audited by both the person selling and the person buying the vault.
3. Each pack should be unstrapped and the bills should be counted individually.
   1. You will need to record each increment on an audit sheet.
4. Once you finish the audit and verify the vault balances you will need to document the vault is changing hands on the audit sheet and both parties will sign the audit sheet.
5. The copy of the audit sheet and totals from gold needs to be scanned in with the daily work and under the Compliance/pending.
6. If applicable the locker code(s) will need to be changed for the new vault teller

# Instant Issue ATM Cards

Instant issue cards will need to be verified at least once a week under dual control. This will need to be logged in the instant issue card log located [L:\Member Services\All Logs\ATM, Instant Issue, Debit Card Logs](file:///L:\Member%20Services\All%20Logs\ATM,%20Instant%20Issue,%20Debit%20Card%20Logs) and select your branch.

A more detailed procedure is located at [K:\Approved Protocol\Approved Procedures\Card Services\Member Service Department Procedures](file:///K:\Approved%20Protocol\Approved%20Procedures\Card%20Services\Member%20Service%20Department%20Procedures)

# VISA Gift Cards

VISA Gift Cards should be counted under dual control at least once a week and verified against the VISA Gift Card Log for your branch located [L:\Member Services\All Logs\VISA Gift Card Logs\2013 ICUL Cards](file:///L:\Member%20Services\All%20Logs\Visa%20Gift%20Card%20Logs\2013%20ICUL%20Cards)

A more detailed procedure is located at [K:\Approved Protocol\Approved Procedures\Card Services\Member Service Department Procedures](file:///K:\Approved%20Protocol\Approved%20Procedures\Card%20Services\Member%20Service%20Department%20Procedures)

# Ordering Cash

* Before any branch places an order you need to make sure your total branch cash including teller drawers, vault, ATMs, and TCDs does not exceed your branch limit AT ANY TIME, including new order.
* Since all branches do not have the same member traffic, each branch will have to look at their cash needs individually.
* All branches are busier around the first of the month and around holidays so there is a need to keep more than the “normal” amount in the branch during this time.
* From time to time members will request a large withdrawal or special denomination. The branch will increase orders to accommodate these requests.
* This is a guideline reference of currency kept in the branch by denomination to be used as a reference during ordering.

**Flat Rock**

100’s - $60,000

50’s - $60,000

20’s - $120,000

10’s - $5,000

5’s - $5,000

1’s - $1000.00

During High volume weeks

100’s - $80,000

50’s - $80,000

20’s - $120,000

10’s - $10,000

5’s - $5,000

1’s - $1000.00

**Garden City**

100’s - $80,000

50’s - $40,000

20’s - 260,000

10’s – $10,000

5’s - $5,000

1’s - $1,000

**Highland**

100’s - $60,000

50’s - $50,000

20’s - $160,000

10’s – $20,000

5’s - $7,500

1’s – $2,000

**Pontiac**

100’s - $100,000

50’s - $50,000

20’s - $100,000

10’s – $10,000

5’s - $5,000

1’s – $1,000

During High volume weeks

100’s - $140,000

50’s - $60,000

20’s - $120,000

10’s – $20,000

5’s - $10,000

1’s – $2,000

**Warren**

100’s -$40,000-$80,000

50’s - $40,000-$80,000

20’s - $160,000-$200,000

10’s – $10,000

5’s - $5,000-$10,000

1’s - $2,000

**Wyandotte Branch**

100’s – 40,000 -80,000

50’s – 40,000-80,000

20’s -180,000-280,000

10’s – 10,000

5’s – 5,000-10,000

1’s – 1,000-2,000

# Ordering Cash from the Fed site

1. If you have a FRB token, insert token into your USB drive and check that it lights up
2. Go to the FRB website <http://www.frbservices.org/>
3. Select “ACCESS FEDLINE” at the top of the screen
4. Select “Access FedLine Home” in the middle of the screen.
5. Enter your username and password and select login. If you have a token, a pop up box will appear with your name listed, click ok. Another pop up box will appear and you will need to enter your token passphrase.
6. Select “FedCash” in the upper left corner.
7. Select “Deposit Institution” on the left hand side.
8. Select “FedCash Order” on the left hand side
9. Select “Complete Form” on the left hand side
10. Select the branch you are ordering for.
11. Under shipment date, if you are not ordering on Thursday, change the day to Friday. (Unless there is a holiday and you need to order for a different day.)
12. Under each denomination, enter in the amount you would like to order. Keep in mind you must order in certain increments.
    1. Singles – 1,000
    2. Fives – 5,000
    3. Tens – 10,000
    4. Twenties – 20,000
    5. Fifties – 5,000
    6. Hundreds – 10,000
13. Enter any coin, if needed.
14. Once you have everything entered, put the amount of your total order in the “Total Order” area.
15. If everything balances, select submit.
16. Print this screen to your MVI printer
17. In your MVI Print handler you will need to select View your Document
    1. Select Fields icon on right hand corner of your screen
       1. Template: Daily Work
       2. Doc Type: Branch Cash Order
       3. Date: space bar for today’s date (or enter in the date ordered)
       4. Branch Location: choose the correct branch
       5. Employee Gold ID: Enter your Initials and your Gold two digit
       6. Apply changes.
18. If you have a token, right click on the token icon in the bottom right hand corner of your screen. You will need to click exit and make sure the light goes off on the token before you safely remove it.

# Coin Machine Balance Procedure (Highland Branch)

1. Print Coin Machine Daily Total Balance Ticket at End of Day.
   1. Press the MR Key
   2. Press the CLEAR Key
   3. Question will display “reset full bags?” Check to make sure number on upper right hand of screen reads 0, if it reads a number is means a bag was full and not changed.
   4. Press 1 if screen reads 0.
   5. Press Enter.
2. Verify General Ledger Balance.
   1. The General Ledger (GL) cannot be balanced until the following business day. This gives time for overnight processing to settle that day’s member coin adjustments.
   2. Go to the MNGELE menu and select Option #10 – Journal History Inquiry.
      1. Corp ID – 01 (See Example 1)
      2. Branch # - 00
      3. G/L Account – 739.82
      4. Start Date – current day (this should be the next business day from the date on the Coin Machine Daily Total Balance Ticket.)
      5. Press enter.
      6. The very last balance for the date of the Coin Machine Daily Total Balance Ticket in the general ledger should match the Bag Contents total figure. (See Example 2 & 3)
      7. Check Figure
         1. The amount listed under the total section on the Coin Machine Daily Total Balance Ticket should match all the debits that posted to GL 739.82 for the day. (See Example 2 & 3)
3. Log into Laserfiche/DCS station
4. Scan in your Coin Machine Daily Total Slips
   1. Enter in the Metadata
   2. Template: Daily Work
   3. Doc Type: Coin Machine
   4. Date: space bar for today’s date (or enter in the date balanced)
   5. Branch Location: choose the correct branch
   6. Employee Gold ID: Enter your Initials and your Gold two digit
5. Selling Full Coin Bags from the Coin Machine.
   1. When a coin bag becomes full, you must sell it from the Coin Machine to the Branch Vault.
   2. On the Coin Machine:
      1. Machine will beep continuously and screen will display which bag is full by the number of the full bag.
      2. Remove bag and seal immediately.
      3. Replace with new bag.
      4. Push Enter, screen should indicate amount of coin already processed.
      5. You are now ready to run more coin through the machine.
   3. On Gold:
      1. Go to the MNHTEL Menu. Select Option #3 – Teller/Vault Cash Transfers/Inq.
      2. From Vault – 3 = Supplemental Vault (ATM, TCD, TCR) (See Example 4)
      3. To Vault –2= Branch Vault
      4. Press Enter.
      5. This takes you to the Teller Vault / Cash Transfers Screen. (See Example 5)
         1. From:
            1. Vault Type – A=ATM.
            2. Vault # - C01 Highland Coin Machine
            3. Transfer Amount – Equals the amount of all the full bags you are selling.
         2. To:
            1. Branch Vault - 11.
         3. Press Enter.
         4. Press Post (F5) Button to post the transaction.
      6. This step will sell the full coin bags to the branch vault where they will be included in the daily vault count for auditing purposes.

# TCD Balancing Procedure

Michigan Legacy Credit Union staff is responsible for adding, removing and balancing cash in the Cash Dispenser machines.

Starting the TCD Machine

\*\*Note: Only one session needs to be activated. This should be done by the opening TELLER\*\*

1. Locate the ‘CD Server’ icon on the desktop.
2. Double click on the icon. The icon will now be in the system tray.
3. Open NGS/Gold and enter MNHTEL in the Speed Sequence field.
4. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
   1. Highlight the TCD Cash Dispensing Machine for your location
   2. Select Close
   3. Highlight the TCD Cash Dispensing Machine for your location
   4. Select Current Inventory
   5. Clear any Status message to read ‘Normal’ by clicking on the blue ‘X’ next to the message.
   6. Select ‘Backup/F3’
   7. Highlight the TCD Cash Dispensing Machine for your location.
   8. Select ‘Open/Reset’

Balancing the TCD Machine

1. Make sure to alert the TELLER(s) using the machine that they will not be able to use it until balancing is finished.
2. If CD server icon is not started and showing in system tray, locate icon on desktop and double click on the icon to bring it up.
3. Print the Balancing Form (K:\Approved Forms\Cash Services).
4. In NGS/Gold enter ‘MNHTEL’ in the Speed Sequence Field.
5. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
6. Highlight the TCD Cash Dispensing Machine for your location
7. Select Close.
8. Open the TCD Cash Dispenser Vault.
9. Pull out the first cassette.
10. Remove the divert money (located in the front of the cassette).
    1. Separate and count the denominations.
    2. Record the totals on the balancing form.
11. Count the packs and loose currency. Record the totals on the balancing form.
12. Replace the cassette.
13. Pull out the second cassette.
14. Count the packs and loose currency. Record the totals on the balancing form.
15. Replace the cassette.
16. Repeat step 13-15 until all remaining cassettes have been counted and recorded.
17. Once all cassettes have been counted and recorded, finish filling out the right side of the balancing sheet.
18. Close the TCD Cash Dispenser Vault.
19. View and screen print the appropriate General Ledger balance (see bottom of count sheet for reference). Record the general ledger balance for this device in the indicated space on the count sheet.
20. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
21. Highlight the TCD Cash Dispensing Machine for your location.
22. Select Current Inventory. Perform screen print of this screen to the branch laser printer.
23. Record the total from this screen on the appropriate line of the count form.
24. Clear any Status message to read ‘Normal’ by clicking on the blue ‘X’ next to the message.
25. If the count totals, inventory screen, and general ledger all agree, you are able to allow the TELLER(s) to resume using the device again.
    1. If the machine doesn’t balance you will need to audit/research for the outage. If your research does not correct the outage, complete the count sheet, scan the sheet and related reports to Laserfiche, then immediately inform your branch manager, accounting, and risk management departments. Do not allow teller transactions to be disbursed from the TCD machine until outage is found, or informed by branch manager, accounting, and risk management that you can resume using the device.
26. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
27. Highlight the TCD Cash Dispensing Machine for your location.
28. Select ‘Open/Reset’.
29. Log into Laserfiche/DCS station
30. Scan in your TCD Balancing Sheets
    1. Enter in the Metadata
    2. Template: Daily Work
    3. Doc Type: TCD Balancing Sheet
    4. Date: space bar for today’s date (or enter in the date balanced)
    5. Branch Location: choose the correct branch
    6. Employee Gold ID: Enter your Initials and your Gold two digit

# Adding Cash to the TCD Machine

1. Before adding cash to the TCD Cash Dispenser, you must first balance the machine.
2. If CD server icon is not started and showing in system tray, locate icon on desktop and double click on the icon to bring it up.
3. Open NGS/Gold and enter MNHTEL in the Speed Sequence field.
4. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
   1. Highlight the TCD Cash Dispensing Machine for your location
   2. Select Close
5. In the MNHTEL screen, choose #3: Teller/Vault Cash Transfers/Inq.
   1. In the ‘From’ field choose Branch Vault=2
   2. In the ‘To’ field choose Supplemental Vault=3
   3. Hit ‘Enter’
6. Under the ‘From’ section
   1. Enter the Branch Vault ID for your location and the total transfer amount
7. Under the ‘To’ section
   1. Select the Vault type ‘TCD’ and Vault # (choose your location of the TCD machine)
8. Hit ‘Enter’ then Post/F5
9. Enter the amount added to each cassette and hit ‘Enter’
10. \*\*Note – Some machines have two cassettes for certain denominations. Make sure what you add to each cassette corresponds correctly to NGS/Gold.\*\*
11. Review the total (make sure it is correct) and select Post/F5.
12. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
    1. Highlight the TCD Cash Dispensing Machine for your location
    2. Select Current Inventory
    3. Clear any Status message to read ‘Normal’ by clicking on the blue ‘X’ next to the message
    4. Select ‘Backup/F3’
    5. Highlight the TCD Cash Dispensing Machine for your location
    6. Select ‘Open/Reset’
13. Log into Laserfiche/DCS station
14. Scan in your TCD Balancing Sheets
    1. Enter in the Metadata
    2. Template: Daily Work
    3. Doc Type: TCD Balancing Sheet
    4. Date: space bar for today’s date (or enter in the date balanced)
    5. Branch Location: choose the correct branch
    6. Employee Gold ID: Enter your Initials and your Gold two digit

# Removing Cash from the TCD

1. Open NGS/Gold and enter MNHTEL in the Speed Sequence field.
2. If CD server icon is not started and showing in system tray, locate icon on desktop and double click on the icon to bring it up.
3. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
   1. Highlight the TCD Cash Dispensing Machine for your location
   2. Select Close
4. In the MNHTEL screen, choose #3: Teller/Vault Cash Transfers/Inq.
   1. In the ‘From’ field choose Supplemental Vault=3
   2. In the ‘To’ field choose Branch Vault=2
   3. Hit ‘Enter’
5. Under the ‘From’ section
   1. Select the Vault type ‘TCD’ and Vault # (choose your location of the TCD machine).
6. Under the ‘To’ section
   1. Enter the Branch Vault ID for your location and the total transfer amount
7. Hit ‘Enter’ then select ‘No Dispense Post’/F10.
8. A message will appear informing you are posting without dispensing. Select ‘Continue’/F7.
9. Enter the amount that is being removed from each cassette and hit enter.
10. \*\*Note – some machines have two cassettes for certain denominations. Make sure the amounts typed in each cassette corresponds correctly to NGS/Gold.
11. Review the total (make sure it is correct) and select Post/F5.
12. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
    1. Highlight the TCD Cash Dispensing Machine for your location
    2. Select Current Inventory
    3. Clear any Status message to read ‘Normal’ by clicking on the blue ‘X’ next to the message
    4. Select ‘Backup/F3’
    5. Highlight the TCD Cash Dispensing Machine for your location
    6. Select ‘Open/Reset’
13. Log into Laserfiche/DCS station
14. Scan in your TCD Balancing Sheets
    1. Enter in the Metadata
    2. Template: Daily Work
    3. Doc Type: TCD Balancing Sheet
    4. Date: space bar for today’s date (or enter in the date balanced)
    5. Branch Location: choose the correct branch
    6. Employee Gold ID: Enter your Initials and your Gold two digit

**Troubleshooting**

Communication problems (TCD Error, Notes Cassettes May have been Changed, Reject Bin is Full)

\*\*Important: order done in must be exactly done as below. For error message ‘Reject Bin is Full’, clear Reject Bin following the balancing procedures and then follow the steps below.\*\*

1. Power off the dispenser.
2. Power off the workstation.
3. Power on the dispenser.
4. Wait until the dispenser has finished cycling.
5. Power on the workstation.
6. Double click on CD Server Icon on desktop.
7. Open NGS/Gold and enter MNHTEL in the Speed Sequence field.
8. In the MNHTEL screen, choose ‘4 TCD/TCS Inquiry and Control’.
9. Highlight the TCD Cash Dispensing Machine for your location
10. Select Close
11. Highlight the TCD Cash Dispensing Machine for your location
12. Select Current Inventory
13. Clear any Status message to read ‘Normal’ by clicking on the blue ‘X’ next to the message
14. Select ‘Backup/F3’
15. Highlight the TCD Cash Dispensing Machine for your location
16. Select ‘Open/Reset’

# ATM Servicing & Balancing

The purpose is to verify all ATM Deposit Envelopes, post all entries to Gold and verify the ATM GL is in Balance daily.

Eligibility Requirements:

* Dual control must be enforced when handling cash.
* All Envelope Deposit Taking Machines must be balanced daily.
* All Non-envelope Deposit taking machines must be balanced weekly.

# Compliance and Security

1. Inspect the ATM to ensure there are no skimming devices installed on the machine daily.
   1. Skimming Devices can vary in shape, size and color. Some are created to mimic exactly to specific ATM Terminals, including lights.
   2. Grab on to the ATM Terminals card reader and wiggle it to ensure a skimmer was not attached over the top. (See the examples)
   3. Check the ATM Terminals PIN Pad to ensure a skimming PIN Pad was not added.
   4. Check around the terminal to ensure there are no new brochure holders or anything that could be placed in conjunction with a skimmer to record and transmit the members’ key strokes. These are often times no larger than the size of a pinhole and can be part of the skimming unit or a separate component.
2. Test The ATM Terminal’s ADA compliance weekly.
   1. Plug in headphones and ensure that the voice prompts are working properly.
3. Report any issues to the Card Service Department Immediately!!!!

# Flat Rock ATM balancing

Balance the ATM Machine CKO707 daily.

Procedure Process

1. Unarm the safe and turn the switch for the ATM to red
   1. Open the door and pull out keyboard
      1. Go to logon and click on maintenance mode
      2. Type in password
   2. A message will appear; pull back consumer printer to the service position
      1. Pull the receipt printer all the way out (lift up lever)
      2. Click done
   3. Another message will appear; Remove any captured cards (check tray for any cards)
      1. If there are any captured card(s) put the amount of cards on the balancing sheet
      2. Click done
      3. A receipt will print out
      4. Put the receipt with the balancing sheet
   4. Screen appears; Service the receipt printer-click ok
   5. Screen will be red and blink twice to Michigan Legacy CU press enter
      1. Type in PIN# press A
      2. Select totals reset- press A
      3. Take receipt
2. Verify the alarm is off then Open Safe and Grab Balancing Sheet
   1. Pull out deposit box and take out envelopes
      1. Make sure the number of envelopes matches the receipt plus one empty test envelope.
      2. Check the supply of envelopes and re-stock if needed
      3. Write the number of envelopes on the balancing sheet
   2. Pull out divert tray and take out bills
      1. Separate the 10’s from the 20’s and count each denomination
      2. Record on the balancing sheet
   3. Pull out the C, D, and E cassettes
      1. Starting with the C cassette
         1. Count the bills in the front of the cassette that are not full packs then count the full packs
         2. Record the total of the 2 on the balancing sheet
         3. Add back any divert of the same denomination
      2. Repeat step C.i.1-3 with cassette D and E
      3. On the balancing sheet
         1. Add all the 20’s from the 2 cassettes and the divert, record it on the balancing sheet
         2. Add all the 10’s from the cassette and the divert, record it on the balancing sheet
         3. Now total the 10’s and 20’s, record the total on the balancing sheet
         4. Verify the total is correct with the totals on the receipt from the ATM
            1. If the totals are not correct, recount; if they are still out of balance get your supervisor to audit the machine
      4. If you are adding cash to the machine, first make sure the ATM balances
         1. The money must have been pre-sorted and all bills facing the same way
         2. The money will be added in opposite direction (one pack with the faces up and the other with the faces down)
         3. Mark the bills with every other pack marked at a different side (right then left)
   4. Write down the total withdraws and subtract it from the previous day’s total (which is already pre-filled on the sheet for you)
   5. Write down the total deposits from the receipt on your balancing sheet
   6. Once you know the ATM cash is balanced with receipt, place the cassettes back into the safe.
   7. Close safe.
3. On the key board press enter
   1. Type in PIN #
      1. Press A
      2. Press cash reset (F) and put in the correct cash balance amount and press C
      3. Then press C again to end settlement
      4. Take receipt
4. Push Printer back
   1. Blue screen will appear; press ESC
      1. Screen will appear to Open vault; press done
      2. Screen will appear to Replenish envelopes; press done
      3. Screen will appear to Verify deposits; press done
5. Screen will appear to Insert disk into A Drive; insert the disk and press done
   1. Screen will appear; Electronic journal supply archive; press ok
      1. Scroll down to find today’s date and highlight it
      2. Select Copy operations
      3. Then press copy archives and ok
   2. Remove disk and press Ok (make sure the light is off before removing disk)
   3. Select Exit
   4. Screen will appear to Close vault door.
      1. Close the vault door at this time and spin the combination to lock it
      2. Once the door is closed, press done
6. The Red Screen will blink twice; Press Esc (this will reset the machine and go through a series of tests)
7. Start a new balancing sheet for the next business day by:
   1. Put the date and day on the top (next business date and day)
   2. Transfer the balance forward to starting balance on the sheet
8. On the ATM Disbursement Log write down the amount of withdrawals, balance forward, and the starting balance for the next day. If you add cash put a + and the amount of the cash next to the balance forward
9. Once the reset is complete check to see if the light is green
   1. If the light is green got on to step b. if not go to step i.
      1. There should be a yellow or red light showing up on the screen with an error message.
      2. If a supply is low re-stock and then run a test
      3. If it is still not working get your supervisor
   2. Drop the key board down
   3. Close the top door
   4. Turn the light on
10. Set the alarm
11. Take disk with you and process the deposits following the ATM procedures

# Garden City, Highland and Wyandotte Hospital ATM Balancing

1. Open the hatch cover at the back of the ATM
2. Pull keyboard up to typing position
3. Use the mouse pad to select Log On
4. Click on Maintenance Mode
5. Enter Password
   1. Remember there is one password for balancing the machine and one for just adding cash. If you are unsure of the passwords, please see your Manager.
6. Sequence Message will appear letting you know you will begin the Daily Balancing Routine. Click ‘Done’ after each task is completed.
7. Pull the receipt printer out (You will leave it out from now until you’re completely done balancing the machine).
8. Totals will print out.
9. Sequence Message will appear telling you to open ATM Chest and start to balance the machine, as well as to remove the deposited cash from the ENA Cassette. Once you have counted the cash in the cassettes, added cash if necessary and removed the deposited cash from members, click done.
10. Machine will go to MICHIGAN LEGACY CREDIT UNION welcome screen, hit Enter (This is as if you swipe your card in the machine from the front).
11. Enter in the PIN and then type A for correct.
12. Type A again for the Totals Reset (ATM Settlement Option).
13. The receipt with the totals on it will print. You will use this Final Settlement Slip later.
14. Type F for Cash Reset and enter new cash totals.
    1. Type C for Ok.
    2. Receipt will print.
15. Type C to End Settlement.
16. Press the Esc Key.
17. Screen will go back to the Maintenance screen.
18. Machine will start a series steps for servicing the machine, along with videos if you need help.
19. Receipt Supply. If you need to change the receipt paper, do so now, otherwise, click OK.
20. Print Check Totals, click ‘Done’.
21. An itemized list of the checks will appear on the screen, choose Print and after competed, click Close.
22. Service Intelligent Deposit Module. At this point you will remove any member checks that were deposited into the machine. Once done, click Ok.
23. Message will appear stating the next step is to clear EDC file and make sure a disk is in the drive.
    1. Ensure disk is in machine, and then click Ok.
    2. Chose current date, then Copy Achieve. Wait until green light is off and message states copy is completed. You do not need to select to delete the entries because they automatically cycle out after 30 days.
    3. Remove disk and insert blank one for next day.
    4. Click Ok to exit message, then exit.
24. Exchange cassette message. At this point if you haven’t already added the cash you can do so now. Click ‘Done’. Don’t forget to include any bills in the divert tray and weekly addition of cash to the totals when figuring out the amount of bills.
25. Service Dispenser. Choose Exchange Cassettes.
    1. Enter # of bills each cassette contains. Click on line to open a box to enter totals.

Wyandotte Hospital

* + - * + C=10’s
        + D=20’s

Garden City

* + - * + A=10’s
        + B=10’s
        + C=20’s
        + D=20’s
  1. Once total number of bills has been entered click ‘Done’.
  2. Click Ok.
  3. Click Done.

1. Machine will go to MICHIGAN LEGACY CREDIT UNION welcome screen again, if you forgot to Reset Cash or End Settlement you can do so now by pressing Enter. If you completed this in the earlier step press Esc.
2. Machine will reset and come back into service.
3. If the light is red or yellow you’ll have to trouble shoot it, and see if you can fix the problem! ☺
4. If the machine is out of balance there is a secret flap on the back side of the cash deposit acceptor that you can open and check for cash.
5. Captured Cards
   1. Log all cards into the Captured Cards in ATM Machine Log located at L:\Member Services\All Logs.
      1. Members
         1. Card can be returned to member with proper identification.
         2. Store in the Teller Vault.
      2. Non-Members
         1. Card will be destroyed by two employees, after being logged.

# Pontiac ATM Balancing

1. Open the hatch cover at the back of the ATM
2. Pull keyboard up to typing position
3. Use the mouse pad to select Log On
4. Click on Maintenance Mode
5. Enter Password
   1. Remember there is one password for balancing the machine and one for just adding cash. If you are unsure of the passwords, please see your Manager.
6. Sequence Message will appear letting you know you will begin the Daily Balancing Routine. Click ‘Done’ after each task is completed.
7. Pull the receipt printer out (You will leave it out from now until you’re completely done balancing the machine).
8. Totals will print out.
9. Print itemized check list then press Close
10. A Server Intelligence depository module screen will appear press Cancel, totals will then clear
11. A Currency Accept screen will appear press Exit
12. Open vault, count cash, remove cash from divert and customer deposits for checks and cash
13. (Ignore prepare printer) Sequence Message will appear telling you to open ATM Chest and start to balance the machine, as well as to remove the deposited cash from the ENA Cassette press ‘Done’.
14. Machine will go to MICHIGAN LEGACY CREDIT UNION welcome screen, hit Enter (This is as if you swipe your card in the machine from the front).
15. Enter in the Password and then type A for correct.
16. Type A again for the Totals Reset (ATM Settlement Option).
17. The receipt with the totals on it will print. (You will use this Final Settlement Slip later.)
18. Type F for Cash Reset and enter new cash totals
19. Type C for correct/OK
20. Put Printer back in place
21. Type C to end settlement
22. Press the ESC key(series of steps will be done)
23. Service receipt printer EXIT( unless you need to add paper)
24. Sequence Message will appear
25. The electronic journal will appear,
    1. Insert a blank disk Done
    2. Electronic Journal Supply Archive Date Status OK
    3. Select today’s date
    4. Select copy operations
    5. Select copy archive
    6. At the file create prompt select OK
    7. Remove disc
    8. Write the date of last week’s ATM balancing to today’s date ex(5-2-2013 to 5-9-2013)
    9. Press exit
26. At a sequence message screen press Done
27. At a service dispenser screen press Done
28. Proceed to close the door on the machine and wait for green light.
29. Machine will reset and come back into service.
30. If the light is red or yellow you’ll have to trouble shoot it, and see if you can fix the problem!

Maintenance Items:

1. Receipt Paper can be replaced after step 6.

Captured Cards

1. Log all cards into the Captured Cards in ATM Machine Log located at L:\Member Services\All Logs.
   1. Members
      1. Card can be returned to member with proper identification.
      2. Store in the Teller Vault.
   2. Non-Members
      1. Card will be destroyed by two employees, after being logged.

# Wyandotte ATM Balancing

Balance the ATM Machine CKO708 daily.

1. Open ATM door and unarm safe
   1. Flip switch from normal to Supervisor
   2. Wait for main screen to appear
      1. Press 15 and enter
      2. Switch back to normal
   3. Pull the receipt printer all the way out (lift up lever)
   4. The screen should say PIN on it
      1. Enter the PIN and hit enter
      2. When the function screen appears hit 0 and the totals will print
         1. Take Receipt
      3. Hit cancel
   5. Flip switch from normal to Supervisor
2. Open Safe and Grab Balancing Sheet
   1. Pull out deposit box and take out envelopes
      1. Make sure the number of envelopes matches the receipt
      2. Write the number of envelopes on the balancing sheet
   2. Pull out divert tray and take out bills
      1. Record on the balancing sheet
   3. Pull out top and bottom cassettes
      1. Starting with top cassette
         1. Count the bills in the front of the cassette that are not full packs then count the full packs
         2. Record the total of the 2 on the balancing sheet
         3. Add back any divert of the same denomination
      2. Repeat step C.i.1-3 with bottom cassette
      3. On the balancing sheet
         1. Add all the cassettes and the divert, record it on the balancing sheet
         2. Verify the total is correct with the totals on the receipt from the ATM
            1. If the totals are not correct recount; if they are still out of balance get you supervisor to audit the machine
      4. If you are adding cash to the machine 1st make sure the ATM balances
         1. The money must have been pre-sorted and all bills facing the same way
         2. When adding to the machine make sure the bills are facing forward
         3. Mark the bills with every other pack marked
         4. Record the cash added to the balancing sheet
   4. Write down the total withdraws and subtract it from the previous days total (which is already pre-filled on the sheet for you)
   5. Write down the total deposits from the receipt on your balancing sheet
   6. Once you know the ATM cash is balanced with receipt, place the cassettes back into the safe.
   7. Close the vault door at this time and spin the combination to lock it
3. From the main menu
   1. press 4 and enter
      1. 2 receipts will print
      2. Take receipts
   2. Press 5 and enter
   3. Press 7 and enter
      1. This will clear out the totals
      2. Press enter
4. You will be back at the main menu
   1. Insert disk
      1. Press 40 and enter
      2. Wait for light to go off
      3. Eject disk
   2. Press 15 and enter
   3. Flip switch back to normal
   4. The screen should say PIN on it
      1. Enter the PIN (1234) and hit enter
   5. Press 6 (reset cash)
      1. Enter the cash total then enter (i.e. $24520.00 will be entered as 2452000) always put the 2 zero’s at the end to show the cents.
   6. Press 2 (end settlement) and Cancel
   7. Push receipt printer back in and make sure it is secure.
5. Check screen for “No Faults”
   1. If no faults see step 6
   2. If a fault appears contact your manager/supervisor
6. Start a new balancing sheet for the next business day by:
   1. Put the date and day on the top (next business date and day)
   2. Transfer the balance forward to starting balance on the sheet
7. Set the alarm
   1. If you don’t have access be sure to find someone who does
8. Take disk to process following the “ATM Machine Balancing procedures”
   1. Place disk in back cupboards for the next day.
9. Verify deposits with dual control following “ATM Machine Balancing Procedure”
   1. Re-stock envelopes

Saving the Journal to a disk

This action will only be used if you need to re-save the journal after balancing occurred.

1. Flip the switch from normal to supervisor
2. Put disk into drive
3. Type 50 and hit enter
   1. Wait for the green light to go off
   2. eject disk
4. Flip switch from supervisor to normal

# Complete the ATM Balance Sheet:

1. Each ATM has a Balance sheet. Located: [K:\Approved Forms\Cash Services](file:///K:\Approved%20Forms\Cash%20Services)
2. Fill in the requested information in the first section.
   1. Date is the day you are balancing for.
3. Day is the day of the week.
4. Beginning Balance is the amount listed on the ATM settlement Receipt CBEG.
5. Less Withdrawal will be the amount listed on the ATM Settlement Receipt as WDLS.
6. Subtotal, you subtract Less Withdrawals from the Beginning Balance.
7. Plus Cash Over is any amount that you have in cash that is more than the ATM machine balance on the ATM Settlement Receipt.
8. Less Cash Short is any amount that you are short in cash from the ATM machine balance on the ATM Settlement Receipt.
9. Total – Add any Cash over and Subtract any cash short from the Subtotal.
10. Cash Added to ATM is the amount of cash the branch vault sold to the ATM that you added to the machine.
11. Less Cash Subtracted is the amount of cash that the ATM sold to the branch Vault that you deducted from the machine.
12. Balance Forward, add Cash Added to ATM and deduct Less Cash Subtracted from the Total.
    1. This should equal COH (cash on hand) on the ATM Settlement Receipt and the Cash Reset figure on the Reset Cash Receipt.
13. Money in Machine
    1. Divert Tray, enter in the total amount of cash that the ATM has in the divert tray by denomination.
    2. Dispenser, enter in the total amount of cash that the ATM has in the dispenser cassettes by denomination.
    3. Grand Total, Add all figures from the Divert Tray and Dispenser Counts.
    4. Cash Added to ATM is the amount of cash the branch vault sold to the ATM that you added to the machine.
    5. Less Cash Subtracted is the amount of cash that the ATM sold to the branch Vault that you deducted from the machine.
    6. Balance Forward, add Cash Added to ATM and deduct Less Cash Subtracted from the Total.
    7. This should equal COH (cash on hand) on the ATM Settlement Receipt and the Cash Reset figure on the Reset Cash Receipt.
14. Fill in the requested information in the second section:
    1. Sequence number from audit tape, is the first transaction sequence number on the audit tape to the last transaction sequence number.
    2. Deposit # is the number of deposit envelopes.
    3. Deposit Amount is the total dollar amount of the deposit envelopes.
    4. Cash is the total amount of cash that was deposited in the ATM envelopes.
    5. Checks are the total amount of checks that were deposited in the ATM envelopes.
    6. Total, you add both the Check and Cash totals.
    7. This should match DEPS total listed on the ATM Settlement Receipt.
15. Fill in the requested information in the third section:
    1. Number of cards captured is the total number of cards that the ATM machine captured. (Not all machines capture cards)
       1. Cash Over is any amount of Cash Over you had from section one. This is the same figure for both the Debit and Credit.
       2. Cash Short is any amount of Cash you were short from section one. This is the same figure for both the Debit and Credit.
       3. Deposit Differences are for any deposit envelopes whose cash and/or checks did not equal the amount keyed in on the envelope.
       4. Sequence is the sequence number of the ATM transaction from the audit tape. This is also found on the envelope.
       5. Account is the members account number. If it is not our member write “NOI”. This stands for Not Our Member.
       6. Adjustment $ is the difference between the cash and/or checks received and what was keyed in by the card holder.
       7. Machine Balanced By would be signed by both staff who balanced the ATM machine.
       8. Deposit Processed By would be signed by both staff who verified the deposit envelopes.
       9. Supplies By would be signed by the staff who added receipt paper, audit paper or ink.
       10. Date is the actual day you are balancing the machine.
       11. If the machine is out of balance:
           1. Check the hidden compartment on the inside of the ATM for bills, if still out of balance:
           2. Send email notification to Card Services Department.
           3. Subject – ATM OOB Terminal ID
           4. Body of Email:
              1. Date ATM balanced
              2. Amount over/short

# DEPOSIT PROCESSING FOR ATMs

# For Machines taking Envelopes (Flat Rock, Wyandotte Branch)

Opening and verifying deposit envelopes:

1. Open envelope and verify that the contents match the printed amounts. (Circle printed amount on envelope)
2. Print the number of checks enclosed in the deposit and/or the amount of cash on the envelope along with your initials. (Remember dual control for all envelope verifications)
   1. List each check individually on the envelope.
   2. For cash list all denominations on the envelope.
   3. Verify the amount matches the total printed on the envelope.
      1. If the total does not match – see ATM Adjustments below for further instructions.
3. Leave anything else (i.e. deposit slips or notes) inside the envelope for record retention.
4. Both Teller initials should be on all envelopes.
5. You are to treat ATM deposits as if a member is in front of you presenting all of the cash and checks. This is the reason for the dual control as an individual could try to dispute and claim they had cash when there was none.
6. Check to see if the member is an MICHIGAN LEGACY CREDIT UNION member
   1. MICHIGAN LEGACY CREDIT UNION bin numbers include:

580152- ATM

550887 –Debit

551713 – HSA Debit

1. You must follow the Check Hold Policy for all checks deposited by MICHIGAN LEGACY CREDIT UNION members.
   1. Review all checks for Alterations.
      1. If check is altered, it must be rejected and listed as an adjustment – see ATM Adjustments below for further instructions.
   2. Review all checks for Restrictive Endorsements
      1. If check has Restrictive Endorsement, it must be rejected and listed as an adjustment – see ATM Adjustments below for further instructions.
   3. We are not required to return checks for non-members due to missing endorsements, only in the case of a restrictive endorsement (with the exception of State and Federal Government and Insurance checks.)

**Cash**

You must release all holds that the system placed on cash deposits for MICHIGAN LEGACY CREDIT UNION members.

**Checks**

You may be required to Remove, Add or Extend a check hold according to the Check Hold Policy.

1. For any new check holds that you add, you must fill out an Extended Notice of Hold and mail it to the member.
   1. The Extended Notice of Hold is located [K:\Approved Forms\Cash Services\Extended Notice of Hold.docx](file:///K:\Approved%20Forms\Cash%20Services\Extended%20Notice%20of%20Hold.docx)

**Posting Deposit**:

1. The teller that is processing the ATM that day will take in all cash, transit checks and on us checks.
2. Use the Affinity Account #XXX30.
3. Enter incoming cash, on-us and transit checks.
   1. Be sure to enter each on-us and transit check separately.
4. Verify total by hitting the Enter key. If total matches then proceed.
   1. If total does not match, verify you entered everything correctly. If that doesn’t fix the error contact your Manager.
5. Select the MR Proc Code or F8 key.
6. Enter in the actual total deposit in the Amount field.
7. In the Code field you can use the drop down box (blue box with the magnifying glass) to find ATM DEPOSIT form the list or you can enter AD in the box.
8. Do not fill in the Receipt Description field; it will automatically be filled with “ATM DEPOSITS”.
9. In the GL Description field enter the ATM machine number for which you are balancing.
   1. Flat Rock Office - CKO707
   2. Wyandotte Office - CKO708
10. Hit enter to verify transaction and then F5 to post.

# Non-envelope Machines (Garden City, Highland, Pontiac, and Wyandotte Hospital)

Still under dual control, compare the checks and cash deposits to what is shown on the Final Settlement Slip. If an adjustment needs to be made or an out of balance occurs, list it on the ATM Balance Sheet and email Card Services.

**IN GOLD**: (this does not have to be done under dual control)

1. Make Cash Deposit.
   1. Use the Affinity Account #XXX30.
   2. Process as a Miscellaneous Receipt.
   3. Use the GL code AD “ATM Deposits”.
   4. Place the cash into your teller drawer.
2. Verify that the ink strip is visible on the back of the checks.
3. The checks have already been processed through Check21 at the ATM, **DO NOT RUN THE CHECKS THROUGH THE BRANCH CHECK21 UNLESS INSTRUCTED TO BY THE CARD SERVICE DEPARTMENT.**
4. After your work has been scanned in (see ATM Scanning /Record Retention below)
   1. Take the check total receipt and wrap it around the checks and immediately place checks into holding area.

**If the ATM Machine is out of balance**

1. Inform your branch manager immediately that the machine was out of balance.
   1. The machine will need to be audited before anything else.
2. If you do not find the outage.
   1. Email card services to research the out of balance.
3. Card Services will make the adjustment.

# ATM Adjustments

Notify Card Service Department by email:

1. Subject – ATM Adjustment Terminal ID
2. Body of email to include:
   1. Last Four digits of card number
   2. Sequence Number
   3. Date of Transaction
   4. Amount of adjustment
   5. Reason
      1. Empty Envelope – follow additional steps listed below.
      2. Example, check for $100 keyed in as $10.

**Empty Envelope Deposits**

1. Hot card the members ATM and/or Debit cards immediately.
   1. See Hotcard procedure [K:\Approved Protocol\Approved Procedures\Card Services\Member Service Department Procedures\Plastic Hotcard Procedure.docx](file:///K:\Approved%20Protocol\Approved%20Procedures\Card%20Services\Member%20Service%20Department%20Procedures\ATM-Debit%20Card%20Hotcard%20Procedure.docx)

# ATM Scanning/Record Retention

1. Under your Laserfiche/DCS Station you need to scan in the Completed ATM Balance Sheet, All ATM Settlement Receipts, and all ATM Deposit Envelopes (front and back) along with the checks (front and back).
2. Title the document with the date
3. Select the Template: ATM DAILY WORK
   1. Date: enter the date the machine was balanced
   2. ATM ID
4. Wrap up all ATM work and place in your branches designated area
5. CD/Disk Audit tapes must be loaded and stored in their designated folder on the drive.
   1. Download the Audit tape to the network.
   2. K:\Reports\ATM Audit Journals\Individual ATM Folder\Year.
   3. Save the file using the Date the machine was balanced mm-dd-yy
   4. Audit must be retained for 10 years.

# ATM Locations/Names/GL

Pontiac Main Office (CKI332) – 739.40

Garden City Office (CKO704) – 739.51

Henry Ford Hospital- Wyandotte (CKO706) – 739.61

Flat Rock Office (CKO707) – 739.63

Wyandotte Office (CKO708) - 739.62

Highland Office (CKI339) – 739.81

Warren Office (CK0710) – 739.90

# Mail Payment Procedure

The Purpose is to make sure all Mail Payments are being checked following dual control and scanned in to Laserfiche for document retention.

1. Mail Payments- Deposits
   1. Check transaction: Process transaction as requested by member. Repeat for all check mail payments/deposits. (If you receive multiple payments you can split them between multiple employees) If you find an envelope that has cash see # 2.
   2. When the receipt for the each transaction is displayed:
   3. In the Comment Field box type “mail payment”.
   4. Then press the scan button to scan in the checks, envelopes, deposit slips (if included) for document retention.
2. Mail Cash Payments- Deposits
   1. Cash transaction: (Money is not normally sent through mail but in the event it happens)
   2. Once you find there is cash in an envelope get assistance from another employee.
   3. Count the total amount of cash and write on the envelope the totals of each denomination. Both employees need to initial the envelope. Repeat for all cash mail payments/deposits.
   4. When the receipt for the each transaction is displayed:
      1. In the Comment Field box type “mail payment”.
      2. Then press the scan button to scan in the checks, envelopes, deposit slips (if included) for document retention.
3. Each branch will fill out the Mail Payment Log to document it was checked and what it contained; located [K:\Resources\Forms\Mail Log.xlsx](file:///K:\Resources\Forms\Mail%20Log.xlsx). The log should be filled out completely as follows:
   1. Date it was checked
   2. Description
   3. Account #
   4. Name
   5. Total of Cash (if applicable)
   6. Total of Checks
   7. Grand Total
   8. 2 Employees initials.
4. If there is no mail delivered you will put the date, none and then have 2 employees initial.
5. Log into Laserfiche/DCS station
6. Scan in your Mail Log
   1. Enter in the Metadata
   2. Template: Daily Work
   3. Doc Type: Mail Log
   4. Date: space bar for today’s date (or enter in the date balanced)
   5. Branch Location: choose the correct branch
   6. Employee Gold ID: Enter your Initials and your Gold two digit

# Night Drop

The Purpose is to make sure all Night Drops are being check following dual control and scanned in to Laserfiche for document retention.

1. Each morning by 10am the night drop should be check under dual control.
2. Before checking the night drop daily, a “test” envelope should be sent through the night drop to verify there are no trapping devices.
3. Each branch will fill out the night drop log to document it was checked and what it contained; located [L:\Member Services\All Logs\Night Drop Verification Log 11-2013.docx](file:///L:\Member%20Services\All%20Logs\Night%20Drop%20Verification%20Log%2011-2013.docx). The log should be filled out completely as follows:
   1. Date it was checked
   2. Account number for the deposit
   3. Type of transaction
   4. Account Suffix
   5. Loan payment / split deposit
   6. Total of Checks
   7. Total of Cash
   8. 2 Employees initials.
      1. For the “test” envelope you will log the Date, Account number will be test, and have the 2 employees initial.
4. If there are no deposits you will put the date, none and then have 2 employees initial.
5. Print the form to MVI
6. In your MVI Print handler you will need to select View your Document
   1. Each employee that verified the night drop will need to sign their name at the bottom of the log.
   2. Select Apply Changes
   3. Select Fields icon on right hand corner of your screen
      1. Template: Daily Work
      2. Doc Type: Night Deposit Log
      3. Date: space bar for today’s date (or enter in the date ordered)
      4. Branch Location: choose the correct branch
      5. Employee Gold ID: Enter your Initials and your Gold two digit
      6. Select Apply Changes

# Dormant account transactions

The purpose is to make sure we are handling all dormant accounts accurately. When a teller is presented with a transaction and the account is dormant

1. Verify that the person that is in front of you is an owner/signer on the account.
   1. Get the members driver’s license and scan it into the account using hotkey
   2. Verify all contact information for the member and have them fill out a change request if the information needs to be corrected.
      1. We should get a signature for any changes on dormant accounts
2. Obtain an override from a supervisor or manager (If you have override capabilities you should have someone else override this for you if you are processing the transaction)
3. Process the members request and have the member sign for the transaction. All dormant account requires a signature with every transaction.
   1. If the transaction is a mail payment make sure to scan in all documents including the envelope.
   2. If the member is closing the account follow everything above and make sure the account is closed out once all funds have been given. Make sure to get the members signature.
   3. If the person making a deposit is not an owner/signer be sure to suppress the balance on the receipt and have the non-member sign the receipt.
4. If a member calls over the phone requesting to go to a service center or shared branch to bring the account out of dormancy. (This is to be approved on a case by case basis and at the discretion of the branch manager)
   1. Contact a branch manager they will need to verify the members identity over the phone using out of the wallet questions
      1. If the branch manager is able to verify the identity they can then remove the hold on the account.
      2. The branch manager will need to place a comment on the account. “Verify the member’s identity of every transaction and watch for unusual activity.” This comment will need a 60 day expiration date.
      3. The branch manager will then place a calendar reminder for 2 days after the call was placed to verify the member has made a transaction.
         1. If the member has not the branch manager will the place a hold back on the member account.
      4. Every step will need to be tracked in tracker with the title “Dormancy”.

# Business Account Transactions

The purpose is to make sure all business account transactions are processed accurately. When a teller is presented with a transaction on a business account the following should be followed.

1. Verify the person presenting the transaction and see if they are a signer on the account.
   1. If they are a signer make sure to verify their ID using hotkey. If the ID is not scanned or is expired be sure to obtain a new ID for and scan it in.
2. In gold input all check and cash that was presented to you.
   1. Make sure you are following the check hold policy on all checks.
3. Deposit all funds that were received into their savings or checking.
   1. If the member wants cash back you will process this as a withdrawal.
   2. You will always deposit all funds received. **No exceptions.**
4. If the person making the transaction is not a signer suppress the balance on the receipt.
5. Have the member or non-member sign for any large cash deposit (over $5,000) or any transaction involving withdraws.

# Non-Member Service Transaction – Cashing On-US Checks/MICHIGAN LEGACY CREDIT UNION Money Orders/Cashier Checks

1. Teller Line Posting Screen:
   1. First you will need to verify the signature of our Member’s check against their account/signature. If there is no issue with the signature continue to next step. If there is a concern regarding signature matches please get with your branch manager
   2. Enter your two digit/password
   3. Select “Non-Member Srvcs F14”
   4. Enter the Non-Member’s SS#. Note if there is a match the Non-Members information will pop up on a verification screen. Double check all information with what is listed on their Driver’s License. It will also give you an error message if the SS# entered matches one on a MICHIGAN LEGACY CREDIT UNION Account.
   5. If no match, the next screen will generate for you to fill in the Non-Member’s information; Name, Name Id, DOB, gender, address, phone number, and Driver’s License number. Check “Allow Teller Transaction Box”. Once you have filled in all of these fields select enter.
   6. It will run OFAC (no hits) select enter
   7. It will verify “Blocked Persons” list, (no match) select enter.
   8. Verify the next screen and if all information is accurate select enter.
   9. Now you are able to perform the transaction.
   10. You will need to scan in the driver’s license (color) and checks (black and white) with the receipt every time.

# Savings Bond Redeemed Procedure

To find the value of and/or redeem a savings bonds

Series EE savings bonds would not be eligible to redeem until they are a minimum of six months old. There is a redemption fee if redeemed within the first two years.

Series I savings bonds would not be eligible to redeem until they are a minimum of one year old

1. Verify Authority
   1. The actual bond must be present
      1. Verify that name listed on the bond as owner/joint owner matches who is redeeming the bond. For any other scenario refer to Savings Bond Guide.
      2. If the member is listed as “POD” (Payable upon Death) they must produce an original death certificate for the primary owner along with any other documents required according to the Savings Bond Guide and the bonds must be mailed in for redemption.
   2. Verify Information on the front of Savings Bond is correct
      * 1. Social Security number on the front of the bond is the correct number. If not, have the member write the correct Social Security number on the back along with their account number.
        2. Make sure that the bond is signed on the back in the appropriate space.
        3. Verify address. If the member is living at a different address then the one listed on the bond they will need to write the address on the back as well.
        4. Stamp the front with the Savings Bond stamp.
   3. At this point if it’s a non-member have them fill out the [Non-Member Bond Redemption Form](file:///K:\Approved%20Forms\Member%20Service\Non%20Member%20bond%20redemption%20Form.docx) while calculating the bond
2. IF more than 3 bonds are being redeemed: Let the member/joint members/non-members know that the bonds will be posted within 24 hours into their account. For Non-Members let them know they will be able to come back the next business day to collect the bonds. \* The reason for the 24 hour wait is due to it not being a regular transaction and accuracy is vital for redeeming savings bonds. To protect the credit union from any liability the transactions will need to be performed by a Branch Manager (or separate designated individual(s) trained by the branch manager)
3. For all Bonds: Branch Managers (or designated employee) will Process on Treasury Direct:
   1. <http://www.ussavingsbonds.gov/BC/SBCPrice>
      1. Choose the proper series of bond, EE, E, I, or Savings Notes the default is EE.
      2. Choose the correct denomination.
      3. Enter the serial number including the letter. (For example: C24863201)
      4. Enter the issue date. (month and year)
      5. Verify that you have entered everything correctly and hit calculate
      6. Repeat if necessary for multiple bonds.
      7. Print 2 copies of this page one as a receipt for the member and one for the credit union.
   2. Verify that the series, denomination, serial #, issue date are correct.
   3. Write the information on the stamp on the front of the bond.
4. Process in teller posting:
   1. Members/Joint Members:
      1. Enter in all bonds as outside checks.
      2. Deposit the money into the designated suffix
      3. Scan in all bonds and the printed sheet from Treasury Direct with the values along with the teller receipt.
      4. Contact the member to let them know that the bonds were posted
   2. Non-Members: Upon their return (after 24 hour wait time)
      1. From the main menu click on #1 Member Service/Posting Functions.
      2. Using Non-member posting screen
      3. Enter in the bonds as outside checks
      4. Scan in all bonds, the printed sheet from Treasury Direct and the Non-Member Bond Redemption Form with the teller receipt.
5. Scan all Bonds Redeemed into Check21 as Transit checks
6. Posting interest:
   1. For Members:
      1. MNUPDT screen.
      2. Click on #22 Update Savings Bond Information.
      3. Enter account number, social security number, and leave the sequence # blank. For the previous year information space click NO, enter your employee ID and press enter.
      4. The next screen is Savings Bond Maintenance. Type in the Principal paid type in the interest paid, and press “Enter” (the total payout should be equal to the principal paid and the interest paid when added together).
      5. Select Post/F5.
   2. For Non Members and Joint Members:
      1. MNUPDT screen
      2. Click on #22 Update Savings Bond Information.
      3. The next screen is Savings Bond Redemption, enter social security number, and leave the sequence # blank. For the previous year information space click NO, enter your employee ID and press enter.
      4. The next screen is the Non-Member Information screen. Enter all information for the Joint Owner or from the Non-Member form to computer.
      5. The next screen is Savings Bond Maintenance. Type in the Principal paid type in the interest paid, and press “Enter” (the total payout should be equal to the principal paid and the interest paid when added together).
      6. Select Post/F5.
7. Record Retention
   1. Store all physical Bonds with the Checks in your branches designated check rotation area.
   2. Place any additional documents such as, Non-Member Bond Redemption Form and Treasury Direct Forms in your branches daily work shred rotation.
8. **\*\*Deleting a posted interest in error. (must be deleted same day)**
   1. For Members:
      1. MNUPDT screen
      2. Click on #22 Update Savings Bond information
      3. Enter account number, social security number and enter in the sequence number for interest posted in error
      4. On the next screen; Savings Bond maintenance you will select Delete
      5. Repost interest now correctly following the steps 6.1-6.2
   2. For Non Members and Joint Members:
      1. MNUPDT screen.
      2. Click on #22 Update Savings Bond Information.
      3. Enter account number, social security number and enter in the sequence number for interest posted in error
      4. The next screen is Savings Bond Maintenance. Select Delete
      5. Then repost the interest correctly

# Cash Advance Procedure

# [K:\Resources\Procedures\Cash Advance Procedure.docx](K:\\Resources\\Procedures\\Cash Advance Procedure.docx)

# Offline Teller Procedure

The purpose is to ensure that MICHIGAN LEGACY CREDIT UNION Tellers are following offline procedures in the event that they are unable to access Gold to process a member’s transactions.

1. Transactions we will be unable to process when off-line:
   1. Inform the member we are sorry for the inconvenience but we are currently unable to do the following transactions.
      1. Money orders
      2. Cashier Checks
      3. Xtend Shared Branching Members
      4. Non-Member (Cashing In-house checks)
2. When MICHIGAN LEGACY CREDIT UNION staff are unable to access a MICHIGAN LEGACY CREDIT UNION member’s account due to being offline.
   1. Deposits/Loan payments:
      1. Inform the member we are currently offline and that we will give them a handwritten receipt and process their transaction when we go back online.
      2. Verify the check/cash. For checks you will need to refer to your check hold guidelines.
      3. Fill out the approved hand written duplicate receipt for the deposit/loan payment for processing after we are back online.
         * 1. Verify ID
           2. Be sure to clearly write the members name and account number on the receipt.
           3. Clearly write your Teller number and the date
           4. Make sure to put the correct suffix on the receipt.
           5. If member brings in cash make sure to write the denominations on the receipt.
           6. List all checks separately.
      4. Have the member sign the hand written receipt for verification and return the yellow copy to the member for their records.
      5. Keep the white copy of the hand written receipt in order to process the transaction once we come back online. Be sure to paperclip all checks with the receipt.
   2. Withdraws:
      1. Inform the member we are currently offline and for withdraws we have $100 withdraw limit. If a member is in need of over the $100.00 limit withdraw you will need a Branch Manager/Supervisor to sign off on the receipt.
      2. Fill out the approved hand written duplicate receipt for processing after we are back online.
         * 1. Verify ID (must have ID to process transaction)
           2. Be sure to clearly write the members name and account number on the receipt.
           3. Clearly write your Teller number and the date
           4. Make sure to put the correct suffix on the receipt.
           5. If member is getting cash back make sure to write the denominations on the receipt.
           6. List all checks separately
      3. Have the member sign the hand written receipt for verification and return the yellow copy to the member for their records.
      4. Keep the white copy of the hand written receipt in order to process the transaction once we come back online. Be sure to paperclip all checks with the receipt.
   3. Check Cashing:
      1. Inform the member we are currently offline and follow your check hold procedure for holds.
      2. Verify the check:
         * 1. SS checks/government checks ok to cash
           2. All other checks including payroll will need Branch Manager/Supervisor approval to cash if over $100.
      3. Fill out the approved hand written duplicate receipt for processing after we are back online.
         * 1. Verify ID (must have ID to process transaction)
           2. Be sure to clearly write the members name and account number on the receipt.
           3. Clearly write your Teller number and the date
           4. If member is getting cash back make sure to write the denominations on the receipt.
           5. List all checks separately.
      4. Have the member sign the hand written receipt for verification and return the yellow copy to the member for their records.
      5. Keep the white copy of the hand written receipt in order to process the transaction once we come back online. Be sure to paperclip all checks with the receipt.
3. Upon MICHIGAN LEGACY CREDIT UNION coming back on-line begin processing the hand written receipts in order of when they came in. Please make sure to scan all hand written receipts with any checks, transactions slips, etc. that the member handed you for the transaction. For the cash in/out on the receipt make sure to enter in the dollar increments according to your hand written receipts.

# Teller Offline Conversion Procedures

The purpose is to ensure that MICHIGAN LEGACY CREDIT UNION Tellers are following offline procedures during a computer conversion of Gold with a new branch.

1. We need to let our members know that we are unable at this time to give them balances due to the launch of our newest branch and system maintenance.
2. MICHIGAN LEGACY CREDIT UNION staff will still be able to process transactions in Gold but we will need to suppress all balances on receipts until we are back online.
   1. Deposits/Loan payments:
      1. Inform the member we are currently offline, we will be able to make the deposit and give a receipt but at this time it will not show the balance.
      2. Verify the check/cash. For checks you will need to refer to your check hold guidelines.
      3. Process the transaction in Gold under the member’s account and select Suppress Balance. Post the transaction.
      4. Scan in all documents with the receipt and add dollar increments if cash was given.
   2. Withdraws:
      1. Inform the member we are currently offline and for withdraws we have $100 withdraw limit. If a member is in need of over the $100.00 limit withdraw you will need a Branch Manager/Supervisor to sign off on the receipt.
      2. Process the transaction in Gold under the member’s account and select Suppress Balance. Post the transaction
      3. Scan any documents and do not forget to enter in the dollar increments in the receipt.
   3. Check Cashing:
      1. Inform the member we are currently offline and follow your check hold procedure for holds.
      2. Verify the check:
         * 1. if known payroll or SS checks/government checks ok to cash
           2. All other checks need Branch Manager/Supervisor approval to cash if over $100.
      3. Process the transaction in Gold under the member’s account and select Suppress Balance. Post the transaction.
      4. Scan any documents and do not forget to enter in the dollar increments in the receipt.

# Collection Teller Procedure

Purpose is for all tellers to know what to do anytime an account with a loan or credit card is highlighted blue.

When processing a teller transaction and you see a loan or credit card highlighted blue before doing anything else.

1. Put an “I” in the Proc Code next to the loan in question.
   1. A screen will pop up that shows you the exact amount of months and days this member is delinquent.
2. Before proceeding verify the members Address, Phone, Email and current employment.
3. Check tracker notes labeled “Collection” to see if there is any information in there.
4. Verify the comment screen didn’t have any information regarding the loan.
   1. Collections will comment and tracker account they don’t want any transactions to be done on.
5. If there is nothing in the comments or tracker:
   1. If the member is 1-14 days late.
      1. Mention to the member that they are past due and tracker under “collections” that you did along with any information the member says.
   2. If the member is 15-29 days late.
      1. Find out from the member when the member will be making their payment and Tracker under “collections” what the member says. Also send an email to collections that you have updated the tracker.
         1. If the member is unable to give you this information contact collections before you proceed.
   3. If the member is 30 or more days late.
      1. CALL COLLECTIONS
      2. If a collection is not available let you Branch Manager or Supervisor know.
         1. If the member is making a payment you will need to deposit this into their savings 000 account for collections to pull.
         2. If the member does not plan on making a payment today we will not service the member until collections is reached.

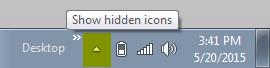
# Wyandotte Hospital Off-Site Branch Procedures

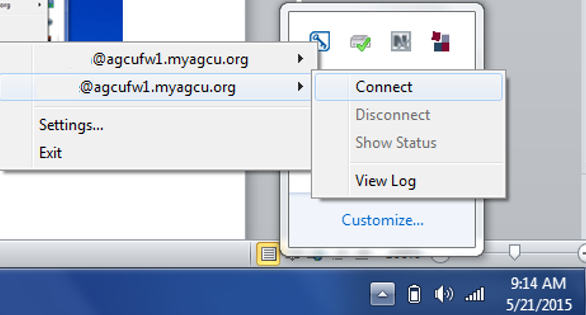
**Before Leaving Credit Union**

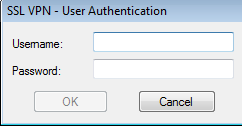
* Gather any necessary supplies.
* Get laptop.
* Get cash drawer.
* Get the keys and parking card.
* Call Henry Ford Wyandotte Hospital; let them know you are from the Credit Union and on your way to the Credit Union site; they will let security know.

**Arriving to Hospital**

Use parking card to enter parking area. Security will be waiting to walk you into hospital.

1. Once inside plug laptop in and power up.
2. Main Network logon screen, you will logon with your ‘Network Credentials’.
3. In the lower right-hand side click on ‘Show Hidden Icons’.
4. Right-click on the stop light icon (Sophos SSL VPN Client).
5. Choose your name and then choose ‘Connect’.



1. A pop-up box will appear. Enter your Network Credentials.
   1. Username is your network user name
   2. Password is your network password followed by the code generated from the Sophos Authenticator App on your cell phone.
   3. If you don’t have the Sophos Authenticator App on your cell you will need to contact IT Support or Branch Manager for the generated code.
2. Now you can bring up your printer. Click on **UV148**. Enter your GOLD username and password.
3. Open GOLD using your GOLD credentials.
4. Click on the ‘Map Drives’ icon on the desktop to connect to Network Drives.
5. You can also access Outlook to view your emails.

**Leaving the Hospital**

1. Logoff of GOLD following the proper steps.
2. Close your printer session and Outlook.
3. Follow steps 3 and 4 from above, except instead of choosing ‘Connect’, you will choose ‘Disconnect’.
4. Now you can safely shutdown the laptop by going to **Start** and choose **Shutdown**.
5. Once computer completes the shutdown process, pack computer back into carry case.
6. Pack anything else you will be taking back to Credit Union.
7. Using phone in room dial ‘0’ for the operator and ask them to send Security. They will escort you to your vehicle.
8. Return laptop to Training Room and plug computer back in Training Lab.
9. Scan your work into Laserfiche following the MSR Laserfiche Labeling Procedure.

**Rules:**

1. No printer is available for money orders, histories, etc. Members can call in the day before and request these items, which you can then process the morning of.
2. IRA withdrawals cannot be done. Current year (only) deposits can be processed.
3. Do not let anyone in the room without security present.

**Printer Troubleshooting:**

* If your receipts are not printing, look in the ‘Hidden Icons’ area in the lower right-hand side. If the ‘LPD-Win’ icon (shown below) is not running, exit out of ‘RCS’. To exit ‘RCS’, right-click on ‘RCS’ icon and choose ‘Exit’.
* If receipt printer stops printing, unplug/re-plug from laptop.
* If these steps do not resolve the issue, call IT Support ext. 1900.

**Important Phone Numbers**

IT Support: (734) 285-0600 ext. 1900

Susan Thomas cell: (313) 333-3061

Derrick Lamer cell: (248) 469-5648

Beth Page cell: (734) 891-2487

Wyandotte Police: (734) 324-4405

HFWH: (734) 284-2400

**Useful Sites/Information**

Routing #: 272483840

Liberty:

Website: b2b.libertysite.com

CU ID: 195296

Check System ID: 50386885

Bonds: [www.ussavingsbonds.gov](http://www.ussavingsbonds.gov)

# CTR E-filing procedure

To complete and file the Currency Transaction Report (CTR) within the required time frame to be in compliance with the Bank Secrecy Act (BSA).

\*\*CTR must be completed and saved to the network immediately after member leaves.

Filing the BSA E-filing CTR:

1. Open the CTR form K:\Resources\ Forms\CTR – BSA filing– *select your* branch).
2. The form will open in Adobe and is a fill form.
3. Page one: (the only item needed to fill in is Filing Name)
   1. Fill in Filing Name: date of transaction
   2. Type of Filing = Select ‘Initial report’ box
   3. Document Control Number/BSA Identifier = leave blank
   4. ‘Sign with Pin’ = leave blank-this is for Risk Management to fill in before submitting the CTR
4. Page Two: Fill in the information for the CTR.
5. Part I Section 2 – Check the box that applies to how the person conduction the transaction applied:
   1. On Own behalf
   2. Person conducting transaction for another
   3. Person on whose behalf transaction was conducted
   4. Courier Service
6. Part I Section 3 – Select box if there was multiple transactions
7. Part I Sections 4-20 – Persons involved in Transaction
8. \*Note if more than one person involved select to add another page
9. Section 4-8 = Name, gender, AKA of person or business
10. Section 9-9a = Occupation or type of business and NAICS code – select closest match to occupation
11. Section 10-19=address, ss#/Ein#, DOB, contact info
12. Section 20 = Form of Identification used; DL, State ID, Passport
13. Part I Section 21-22 – Cash In or Cash Out and Account Numbers involved. Remember Cash In and Cash Out are separate forms
14. If more than one account number select  to add additional account numbers.
15. Part II Amount and Type of Transactions
    1. Section 23 -Date of Transaction-you may type or select date from calendar
    2. Section 24 – Select the box if transaction was handled: Armored Car, ATM, Night Drop, Mail deposit etc.
    3. Section 25-28 – How the cash was handled
16. Part III – Financial Institution where transactions take place
    1. This page is already filled out for you! So now you are ready to Validate
    2. Step 5: Select Validate (page one), which will give you an error message for the following:
    3. Form not being signed.
    4. You will select OK for this error only. If any other errors pop up you will need to read them and make the appropriate corrections. Once you have made the corrections you are ready to save the CTR.
17. Step 6: Save the CTR :
18. Select Save (on the first page)
19. Select the drop down arrow / go to the K:drive
20. Departments/Member Service/BSA E-Filing/CTR
21. Select your branch
22. File name: mm-dd-yy \*make sure you type this in.
23. Save
24. Email Risk Management stating that you have submitted a CTR.

# SAR Initiation Request Procedure

To complete and file the Suspicious Activity Report (SAR) Initiation request in the required time frame to be in compliance with the Bank Secrecy Act (BSA).

\*\*SAR must be completed and saved to the network immediately after encountering the suspicious activity.

Filling out the SAR Initiation Request

1. Open the SAR Initiation Request K:\Resources\ Forms\SAR Initiation Request.
   1. The form will open Microsoft Word and is a fill form.
      1. Requesting Employee Name: Fill in your name
      2. Member’s Name & Account Number: Fill in the member’s Name and Account Number(s). For Non-Member’s fill in the Non-Member’s name and social security number
      3. Today’s Date: enter the date you are filling out the SAR initiation request
      4. Date of Transaction/Incident = enter the date(s) that the transactions or incidents took place
      5. Type of Transaction Member Requested: In the box type all information regarding what transpired in the transaction or incident. Be very specific as the box will continue to expand if necessary.
      6. Do not fill out reason for Filing/not filing a SAR: This section is for Risk Management
   2. Save the form to:K:/Department/Member Service/BSA E-Filing/SAR Initiation Request
   3. File name mm-dd-yy
   4. Email Risk Management stating that you have submitted a SAR.

# Xtend Shared Branch Transactions Procedure

1. You must obtain the shared branch members Driver’s License, Credit Union name, and account number
2. In Teller Posting screen:
   1. Enter your two digit/password
   2. In the Credit Union ID field select the magnify glass and search for the Xtend shared Branch Credit Union
   3. Enter the Xtend Shared Branch member’s account number. They need to provide you with their account number as we do not have access to search.
   4. Complete the Xtend shared branch member’s transaction and hit F5Post
   5. Fill in the cash back/in increments (if applicable)
   6. Have the member sign for all transactions and print the receipt
   7. Select Scan and scan in the Xtend shared branch member’s driver’s license with the receipt in color, then scan the rest of the transaction work in black and white.

# 

# Xtend Shared Branch Account Adjustment Procedure (Teller)

1. Once the MSR is made aware that there is an adjustment
   1. The MSR will open the Xtend Shared Branch Account Adjustment form. The fill form is located under the K:/Approved Protocol/Approved Forms/Member Service/Shared Branch Acct Adjustment Form. Type in the following on the top of the form:
      1. **To Member CU**:
      2. **Fax #:** \*To locate the Shared Branch Member CU/fax # click on the link saved on the fax sheet or type in<http://search.xtendcu.com/contacts/network/great_lakes>
      3. **From Teller CU:** MICHIGAN LEGACY CREDIT UNION
      4. **Date:** select the date you are filling out the form (should be same day of transaction)
      5. **Transaction Date:** select the date of the transaction
      6. **Account #** enter the Shared Branch Member’s acct number
      7. **Member Name:** enter the member’s name that shows up primary on the account.
      8. **Transaction Detail:** type in the details of the transaction and the error made.
         1. **Ex:** Joe Smith wanted to deposit a check for 242.34 but I entered it into his account for 252.32.
      9. In NGS/Gold type in MNSERV #4 ‘Reverse Tran/Adjust Tlr Drawer
      10. Enter the Shared Branching Member Number, Teller ID and then select the Shared Branching Box.
      11. Delete each item for your transaction that you made the error on; click on the first line of the transaction; it will highlight in blue, then select Delete Audit Key and reverse related transaction. You will repeat this step for each line of the transaction.
      12. Once you have filled out all teller sections on the form you will:
          1. Print the form to MVI
          2. Sign under “Step 1” of the form and select Apply Changes
          3. Select Print (print a hard copy to fax to the shared branch)
          4. Select ‘Move/Rename’ and rename the document with date/Shared branch adjustment
          5. Save the document to Laserfiche under Accounting/Pending (Follow Laserfiche Procedure)
          6. Fax the copy of the Account Adjustment form to the Shared Branch
          7. Contact and try to call them to make the adjustment immediately.
          8. Now repost the transaction for the Xtend Shared Branch member.
             1. Remember: The Xtend Shared Branch Member’s history will show both the reversed transaction and the correction. The reversed transaction will show as reversed once the Xtend Shared Branch Member’s Home Credit Union makes their side of the adjustment.
             2. Make sure to apply extended holds if you gave the member cash so that they do not have access to duplicate funds.
   2. \*If the transaction made in error falls on a Saturday or Holiday follow all steps above but try to contact the Shared Branch as well!

# Xtend Shared Branch Large Dollar Check Notification ($1500 or more)

1. Upon completing the Shared Members **Large Dollar Check** Transaction the MSR will then: Pull up the transaction in Receipt Viewer and print a copy of both sides of the check as well as reprint the receipt. (this will need to be faxed by the MSR to the Shared Branch). To find the shared branch fax information go to <http://search.xtendcu.com/contacts/network/great_lakes>
   1. Open up the Large Dollar Check Notification Form which is located under K:/Approved Protocol/Approved Forms/Member Service/Shared Branch Large Dollar Check Notification From
   2. Select either ‘same day availability’ or 2-day hold box
   3. Section 1 is the Member information: Type in the Member Name, Account Number, and Member Credit Union.).
   4. Section 2 is the Check Information: Type in the Check amount, Check number, Paid by, and Paid to.
   5. Section 3 for Cash transactions: leave blank
   6. Other:
      1. Member Financial Institution: MICHIGAN LEGACY CREDIT UNION
      2. R&T: 272483840
      3. Xtend CUSB: 148
   7. Comments: not necessary to fill in unless there is information you feel the Shared Branch may need.
   8. Employee Name: type in your name and teller 2 digit
   9. Date: Click on the date.
2. Print the form to a printer (hard copy)
3. Now Fax the Large Check Notification form with all check and receipt copies to the Xtend Shared Branch location
4. Scan the copies (including Fax Confirmation Page, if available) into Laserfiche/Accounting/Pending
5. Name it with the date and Large Check notification (follow Laserfiche labeling Procedures)

# Branch Surprise Cash/Coin Counts

The purpose is to protect MICHIGAN LEGACY CREDIT UNION from internal fraudulent activity.

The Verification of Audit on all cash held in each branch will be assigned by the Senior Vice President.

1. Audits will be conducted on a random/staggered schedule determined by the Senior Vice President
2. Each Branch Manager will be responsible to complete monthly random branch audits in the pre-determined time period. (A minimum of 3 per month. One vault/device and 2 teller drawers)
3. Full Institution counts will be conducted on a an annual basis Auditing and Branch Managers will complete their branch audit in one day’s time either:
   1. Before the start of business day or
   2. At the close of business day.
   3. The Accounting department will verify the vault balance to the General Ledger and sign off on the audit.
4. The Verification of Audit must be conducted under dual control with one employee being that of Branch Manager (These audits can take place any time in the day. It does not have to be beginning or end of shift.)
   1. Teller Drawers:
      1. The teller drawer total must be printed from Gold as well as the Approved Audit Drawer form.
      2. The cash will then be counted including: loose bills, all packs, coin vaults. The increments will be filled in on the Approved Audit Drawer form.
      3. Upon balancing the drawer, the Branch Manager and employee will sign the Approved Audit Drawer Form and print the Gold Teller drawers print out.
      4. Both forms are to be scanned in under the appropriate Laserfiche folder according to the Scanning procedures.
   2. ATM /Cash Dispensing machines:
      1. The ATM machine at each branch falls under the Verification of Audit and needs to be audited on the same day as the teller drawers under dual control. All cash containers need to be verified.
      2. Upon completing the audit, the ATM Balancing forms will need to be signed by both employees.
5. Under your Laserfiche/DCS Station you need to scan in all cash audit documents per individual/device.
6. Title the document with the date
7. Select the Template: Cash Audits
   1. Date: enter the date the machine was balanced
   2. Branch Location
   3. Abstract: enter in the device name or the employee’s initials + Gold 2 digit.
8. Any outages in a cash audit need to be reported to a member of the Senior Management team and logged on the over and short log.
9. If the error is found after the cash audit and a member needs to be credited or debited you will need to use the account adjustment coded function.
   1. Use TOD if the employee is short and you need to take funds from the member.
   2. Use TOC if the employee is over and you need to give the member funds.

(By using these codes the teller will still show out of balance and when it is posted at the end of the night it will counter balance the account adjustment coded)

# Dual Control Key Box

# Dual control key’s should be kept by at least 4 branch employees 2 with one key and 2 with the opposite key to ensure access to the key box under dual control at all times.

1. A log should be kept with employees that have a key box key for your branch and what key they have.
2. An emergency set should be sealed in an envelope (dated and signed by 2 employees) and kept in the vault for emergency purposes only.
   1. At any time the emergency set is opened it must be logged on the Dual Control Key Box Emergency Entry Log kept in the dual control key box. On the log you must fill out
      1. Date
      2. Two employee signatures
      3. Reason for opening emergency set of keys
      4. Check that the same employees re-sealed the emergency set of keys.
         1. If the same employees are not resealing the emergency set of keys in the envelope the next line of the log should be fill out by the 2 employees that are sealing it back up.
      5. Envelope MUST be sealed, signed and dated under dual control and placed back into the secured area.
3. At any time you find these key not sealed under dual control notify risk management.

# Tips of the Week Resources

K:\Resources\Training

**cash operations procedures and control manual**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date: | Description: | Creator  Initials | Management  Initials | Board Approval | Review Date |
| 07-2013 | New Manual | SK | CSP | 8/20/2013 |  |
| 01-2014 | Update cash limits and over-under guidelines |  | CSP | 1/21/14 |  |
| 9-2014 | Update cash limits and change Warren address and procedures |  | CH | 9/20/1 |  |
| 03-2017 | Updated procedures to include Workflow | BP | CH |  |  |
| 11-29-2018 | Review and Update |  | Leadership | 12/2018 | 12/2019 |
| 11-19-2019 | Update Device Limits |  | CH | 11-26-19 | 11-2020 |
| 1-13-20 | Update Cash Advance Procedure link |  | PJE |  |  |