

# Notice to Customers

## Presenting Checks

**CONVERSION OF CHECKS?** If you are presenting a check to the cashier, your check will be converted into an electronic funds transfer. When you hand your completed, signed check to the cashier, your check will be copied. The account information from your check will be used to make an electronic funds transfer from your account in the amount of the check. The cashier will void the check and return it to you.

**INSUFFICIENT FUNDS?** The electronic funds transfer from your account can occur faster than a check is normally processed. Do not present a check to the cashier unless there are sufficient funds available in your checking account. If the electronic funds transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two more times and we may charge you a one-time fee which we will also collect by electronic funds transfer.

**AUTHORIZATION?** By presenting your check to the cashier you authorize the conversion of your check into an electronic funds transfer. If the electronic funds transfer cannot be processed for technical reasons, you authorize us to process the copy of your original check.

**MORE INFORMATION?** A pamphlet with more information about this process including information about your rights under Federal law, is available from the cashier. You may also call 1-800-624-1373 or visit our internet site at <http://www.pcc.gov> for detailed information.

*Privacy Act - A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from our internet site at <http://www.pcc.gov> or call toll free at **1-800-624-1373** to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.*