

From: WESTconsin Credit Union, Gregory Lentz
Proposal: 1409 ver. 2 (RIN 7100-AD68) - Reg CC - Availability of Funds and Collection of Checks
Subject: Regulation CC

Comments:

Date: May 07, 2014

Proposal: Regulation CC: Availability of Funds and Collection of Checks [R-1409]

Document ID: R-1409

Revision: 2

First name: Gregory

Middle initial: A

Last name: Lentz

Affiliation (if any): WESTconsin Credit Union

Affiliation Type: Commercial (Com)

Address line 1: PO Box 160

Address line 2:

City: Menomonie

State: Wisconsin

Zip: 54751

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment: Our credit union requires the person remotely depositing the check write on the back of the check "for mobile deposit". Any new indemnification rule should apply only to paper checks that have not been restrictively endorsed in this way. An institution accepting a paper check should be responsible for verifying that it contains no restrictive endorsement related to remote deposit capture.