

Third-Party Check Policy

EFFECTIVE IMMEDIATELY

HNCU no longer accepts third-party checks. Federal law requires all financial institutions to verify the identity of those they do business with, which is usually not possible with a third-party check, because the original payee is not our Member. Further complications arise since HNCU cannot verify the validity of the check or the availability of the funds, due to current privacy laws.

If you receive such a check, you should suggest that the original payee cash the check or write a check made payable to you. Or, you can take the check to be cashed to the original payee's financial institution, but the transaction may not be accepted since you are not the institution's customer/member.

We apologize for any inconvenience this may cause.

