

## **WHAT YOU SHOULD KNOW**

An Official Check is issued by OE Federal Credit Union as guaranteed funds. It is valid for 90 days following the date of issuance.

OE Federal Credit Union is required to honor an Official Check if it is negotiated during the 90 day valid period. The Credit Union cannot place a stop payment on an Official Check.

Official Checks that become lost, stolen, or destroyed cannot be stopped. Members are only able to recover their funds following the valid period, and only if the Official Check has not been presented for payment.

Unused Official Checks may be returned to

OE Federal Credit Union for a refund during the valid period. Following the valid period, the Credit Union reserves the right to process the refund to the member's account for the unused Official Check.