

Remote Deposit Capture Zero-Day Hold Exception Request

Member Name:

Account(s):

In consideration of Nelson & District Credit Union permitting the member to request a zero-day hold exception from the forced remote deposit capture (RDC) hold of four-days, the member has agreed to save Nelson & District Credit Union harmless from and against any and all loss, costs, damages, fraud, claims and expenses sustained or incurred by the Credit Union in connection with remote cheque deposits as a result of the exception.

Check and complete appropriate exception below:

Restore RDC deposit holds of _____ days

I acknowledge and accept the risk by requesting a zero-day hold.

The Credit Union reserves rights to return the cheque hold back to four-days at its discretion.

I have read this document and understand the risk associated with granting my exception request.

Member Signature _____ Date _____

Authorized Credit Union Signatory _____ Date _____

Mitigation for approval/recommendation: Mitigation for decline: