



# STOP PAYMENT

## MISSING, LOST, OR DUPLICATE CHECKS?

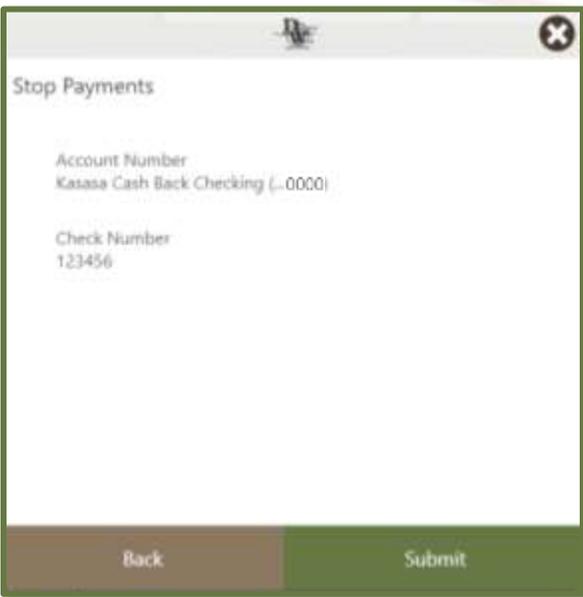
Every once in a while, we write a check that never gets cashed or does not clear our account. Maybe the check was lost in the mail, perhaps it was misplaced before it was cashed, or maybe a duplicate payment was made in error.

Whatever the reason, there may be times when it is necessary to **Stop Payment** on a check prior to its being presented at another financial institution. It's not a process that happens often, but when necessary, it is a service that may be initiated from within your online or mobile access as soon as you realize the need exists to **Stop Payment** on one or more checks.

## SINGLE CHECK OR RANGE OF CHECKS

When initiating a **Stop Payment** request, begin by selecting the option from the main menu. You will be given the option to select the account from which the check will be drawn, and whether you intend to cancel a specific check, or multiple checks, then click Next.

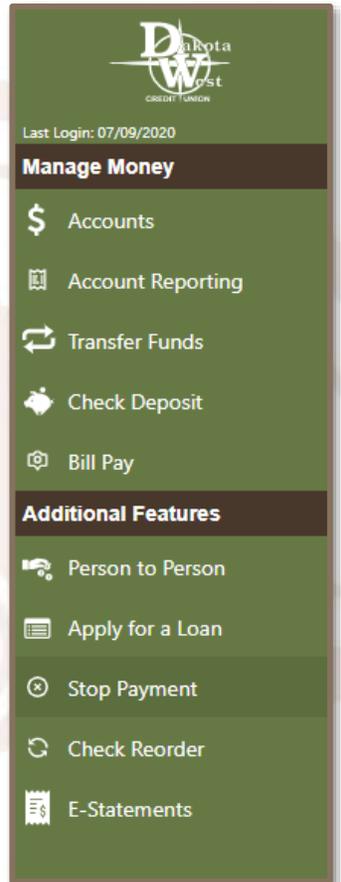
The second screen will request the check number, or the first and last number in the range of checks, and then click Submit. You will have one more opportunity to review the final request (see below image) before you click Submit a second time.



## TIME LIMITATIONS AND FEES

The **Stop Payment** fee of \$30.00 will be charged to your account when you submit the request. Prior to submitting a **Stop Payment** request through your online account access or the mobile app, please verify that the check or checks have not already posted to your account and are not showing in your transaction activity. Checks that have already posted or are showing in the transaction history cannot be stopped.

**Stop Payment** requests made online or through the mobile app cannot be placed on Automated Clearing House (ACH) transactions, such as electronic bill payments, or debit card transactions. Dakota West must receive the **Stop Payment** request in time to allow for a reasonable opportunity to act upon the request. Because **Stop Payment** requests are handled by computers, to be effective, **Stop Payment** requests must precisely identify the associate check number.



## UNCERTAIN IF YOU SHOULD STOP PAYMENT?

If you are not 100% certain if this is the best course of action for your specific situation, please call a Member Service Representative at 800.411.7590. We are here to help you feel at ease with your concerns.