

Photo Retrieval Policy

Under Uniform Commercial Code Article 4 subsection 406, Alloya Corporate FCU must make available copies of all the items it processes on behalf of member credit unions for a period of seven (7) years from the processing date. The regulation reads:

§ 4-406. CUSTOMER'S DUTY TO DISCOVER AND REPORT UNAUTHORIZED SIGNATURE OR ALTERATION.

(a) A bank that sends or makes available to a customer a statement of account showing payment of items for the account shall either return or make available to the customer the items paid or provide information in the statement of account sufficient to allow the customer reasonably to identify the items paid. The statement of account provides sufficient information if the item is described by item number, amount, and date of payment.

(b) If the items are not returned to the customer, the person retaining the items shall either retain the items or, if the items are destroyed, maintain the capacity to furnish legible copies of the items until the expiration of seven years after receipt of the items. A customer may request an item from the bank that paid the item, and that bank must provide in a reasonable time either the item or, if the item has been destroyed or is not otherwise obtainable, a legible copy of the item.

Photo Retrieval Request Process

Alloya Corporate's member credit unions may request copies of any paid item through Premier View. Requests may also be made by calling Member Services or submitting details in writing, via fax or through the U.S. mail. Alloya staff will respond to all such requests within a reasonable period of time and will charge the requestor according to the most recent schedule of fees.

If at any time, through merger or other action that substantially changes Alloya's organization, the archive of paid items currently under the custodial care of Alloya would be transferred to the successor organization. As such, member credit unions would have continued retrieval capabilities.

If credit unions were to terminate their existing payment processing agreements, Alloya would continue to maintain the archive of paid items for a period of seven (7) years after the

last processing date. Credit unions no longer receiving payment services may continue to request copies of any paid item throughout this required retention period by following the instructions listed above.