To: Montgomery College Employees

From: Sophia Mason, Director of HRSTM Business Services
Office of Human Resources and Strategic Talent Management (HRSTM)

Subject: **Important Reminders about Check Replacements and Statutory Deductions**

Date: September 6, 2023

Though we do our very best to provide excellent service to the College community, there are times when we cannot accommodate employee requests due to logistical and/or legal processes and procedures. Please note the following information about how check replacements and statutory deductions must be processed.

Lost Checks
All live checks are mailed on Thursdays (biweekly payroll) and Friday (expense reimbursements) via the U.S. Postal Service. Montgomery College has no control over how long USPS takes to deliver mail or whether that delivery will be accurate. Make sure your mailing address is correct in Workday. If you do not receive your check within 10 business days, and if your check has been confirmed as not yet been cashed or deposited, you can request a replacement check. Replacement checks will not be processed before the 10-business day window has concluded.

Stale/Voided Checks
A check becomes stale, and therefore is void, if it is not deposited within 90 days of the issue date. Deposit checks in a timely manner. Voided checks will only be reissued on a regular on- or off-cycle pay date.

Fraudulent Activity on Checks and Direct Deposits
If you do not receive your check within 10 business days, and if your check has been confirmed as cashed or deposited by someone other than you, then you must report the fraud to HRSTM who will coordinate with Office of Business Services (OBS) and the College's financial institution for restitution. You will need to complete an affidavit for the College's bank, confirming that you did not receive, cash, or deposit the check. Replacement checks will not be processed until a full investigation is completed by our financial institution and the funds are deemed fraudulently cashed by the bank. Montgomery College cannot reissue payment until the bank authorizes us to do so. This process can take up to 45 business days.

If your paycheck was deposited into your bank account before you were informed about fraudulent activity on your account, then you must report the fraud to your financial institution for restitution. Many times, they are able to move the funds from the compromised account to a new account, but if this is not possible, the employee must work with their bank to send the funds back to the College so we can reissue them to a new account. We cannot reissue payment until we receive the original deposit back. This process can vary from bank to bank, but typically is settled in no more than 3 business days.

As a reminder, having direct deposit is a safe, proven, and confidential method of receiving a payment. Money is electronically transferred from an organization into an employee's checking or savings account. Montgomery College employees are highly encouraged to elect direct deposit for Payroll Payments (regular biweekly pay) and/or Expense Payments (reimbursements for approved expenses) and it takes much less time to resolve issues involving bad accounts or fraud than with live checks. View the Payment Elections job aid ([English](), [Spanish]()) for assistance.

Garnishments, Support Orders, and IRS Lock Letters
When Montgomery College receives written documentation from any government agency regarding instructions to set up statutory deductions for garnishments or support orders, or from the Internal Revenue Service (IRS) regarding mandatory Federal withholding instructions known as lock letters, where employers are instructed to "lock" the maximum Federal withholding deductions until further notice, we cannot cancel the deduction(s) until we receive documentation from the issuing agency instructing us to cancel them.

Please contact the HR Help Desk at HRSTM@montgomerycollege.edu or 240-567-5353 if you have any questions. Thank you for your attention to and cooperation with these procedures.