Q. A member withdraws $8,000 in currency in the morning $4,000 in currency that same day at another branch of the same credit union. Must a CTR be filed?

A. Yes. Same-day withdrawals are aggregated.

Q. A member deposits $10,000 worth of $100 bills into his credit union account. Must a CTR be filed?

A. No. Although the transaction is in currency, it does not exceed $10,000.

Q. What if the same member later that same day purchased a book of stamps with cash?

A. Since all cash-in for the member that day exceeded $10,000, a CTR would be required.

Q. A member deposits a check made out to cash for $12,000 and deposits it into her credit union account. Must a CTR be filed?

A. No. A check — even one made payable to cash — is not currency.

Q. A member deposits $7,000 in currency in the morning to his credit union account. Later that day his teller discovers the same member withdrew $5,000 in currency that same day at another branch of the same credit union. Must a CTR be filed?

A. No. Same-day deposits and withdrawals are not aggregated with each other (although same-day multiple withdrawals are aggregated and same-day multiple deposits are aggregated among themselves).