



DĪDĪLÁ ŌGHÀYĪNÒ-NÁ TSÚŪT'ÍNÀ NATION FINANCE

403-238-6130
9911 CHIILA BLVD.
TSUUT'INA NATION, AB
T3T 0E1

December 4, 2025

To: All Tsuut'ina Nation Members & Contractors

From: Finance Department, Tsuut'ina Nation

Re: Financial Institution Holds on All Cheques Being Cashied or Deposited

CURRENT HOLDS ON CHEQUES BEING DEPOSITED

Important changes are being implemented by all of the major Financial Institutions, which involve placing holds on cheques according to your card class limit. Many people have a standard 4 business day holds on cheques. You can ask your bank how many days your deposit will be on hold if you do it via mobile banking or the ATM. BMO is one of the last of the major Financial Institutions to implement this change but it is now in place. For the time being, the BMO Buffalo Run Branch will very quickly lift the hold on Tsuut'ina Nation cheques, including the upcoming December 11th PCD cheques. These holds will apply to cheques deposited, even if you are using the BMO Mobile App or ATM to make the deposit.

As a result, we highly recommend that if you wish to have the hold on any cheques you are cashing or depositing into your bank account to be lifted quickly, you must cash or deposit those cheques into your BMO bank account at the Buffalo Run Branch. If you are using the BMO Mobile App to deposit the cheques remotely, you will have to contact BMO to notify them of your deposit, so the hold can be lifted quickly. The bank is unable to see the deposit done on the mobile app for 4-8 hours, once they can view it, the hold will be removed if it is a Nation cheque.

FUTURE – Coming soon – Get ready now

I have also been notified that there is another very significant upcoming change in the works that will be implemented across the country. All Financial Institutions are expected to stop accepting cash deposits into accounts where they are not listed on, also known as 3rd party deposits.

As a result, we highly recommend that you register for EFT Payments/Direct Deposits with Tsuut'ina Nation

Chief Financial Officer
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Finance as quickly as possible. You can do this by going to your bank branch and asking for the information that would be needed by Tsuut'ina Nation to register you for EFT Payments/Direct Deposits, then bring that information to Lisa Whitney, Tsuut'ina Registrar in the Tsuut'ina Citizenship Department. For security reasons, unless you have a disability or are living outside of the local area, you must bring your banking information to Lisa Whitney in person. In the event of living outside the local area or if you have a disability, you should email Lisa Whitney at Lisa.Whitney@tsuutina.com If you have any questions for Lisa, you may reach her at 403-238-6305.

All Contractors, both Nation & Non-Nation, wishing to register for EFT Payments/Direct Deposits, please bring your EFT/Direct Deposit bank account information, obtained from your branch, to Tsuut'ina Finance Accounts Payable Supervisor Deborah Big Plume. You must come to the Finance Department in person unless you are disabled or live outside the local area, in which case you should email Deborah at AccountsPayables@tsuutina.com

Thank you!

Stephen Crowe, CPA, CA, CMA, CPA (IL, USA)
Chief Financial Officer

Chief Financial Officer
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