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How to get post dated check in landbank

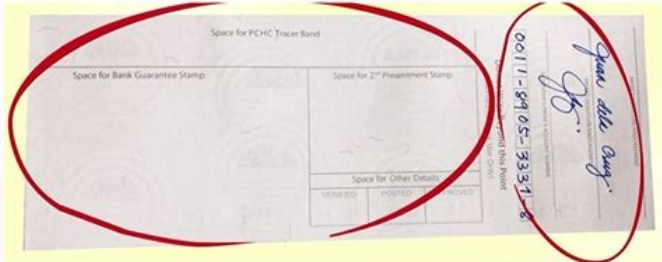
Account opening and updating now made easier and faster through the improved LANDBANK Digital Onboarding System (DOBS). DOBS offers a convenient way to apply for a LANDBANK deposit account right at your fingertips! And with its improved features, you can now update your user information as well for an existing LANDBANK deposit account! LEARN MORE In accordance with Executive Order No. 142 signed by President Rodrigo Roa Duterte, the merger between LANDBANK and UCPB has been endorsed by the Governance Commission for GOCCs, approved by Monetary Board of the Bangko Sentral ng Pilipinas, consented to by the Philippine Deposit Insurance Corporation, and approved by the Securities and Exchange Commission (SEC) pursuant to the Certificate of Approval of the Articles and Plan of Merger issued by the SEC. UCPB shareholders approved the merger plan with LANDBANK during its stockholders' meeting on December 14, 2021. The shareholders—representing 97.2% of UCPB's total outstanding capital stock—voted in favor of the Plan of Merger and Articles of Merger between UCPB and LANDBANK. The move further advances the ongoing fusion of the two government banks into a unified and stronger institution for promoting inclusive and sustainable development. Upon the effectivity of merger, the UCPB and its Board of Directors will cease to exist. The legal merger between UCPB and LANDBANK will take effect on March 1, 2022. The UCPB will be merged into the Land Bank of the Philippines (LANDBANK) and once the legal merger is completed, it will take on the name of "Land Bank of the Philippines," being the surviving entity. UCPB clients are assured that banking services will continue to be unhampered throughout the merger process, with deposits remaining intact and secured in their respective servicing branches.

All deposits and investments entrusted to UCPB will remain safe and secured. UCPB will continue to uphold and protect depositors' rights throughout the merger process. The services will also remain to be unhampered. The merger will allow UCPB and its clients to benefit from the strength, stability, scale and reach of LANDBANK. UCPB will be a part of a bigger institution that caters to a wider base of clientele, including the other segments of the agricultural value chain.

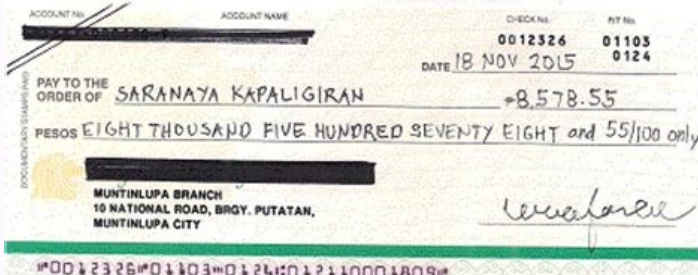
LANDBANK will continue to provide personal and proactive service to UCPB clients and endeavor to make the transition seamless, including the processing of transactions. During the transition and even after the merger is completed, LANDBANK will continue to serve all clients, including government agencies, and provide them with the same level of personal and proactive service. The merger will be beneficial to existing UCPB clients because they can access the bigger branch and ATM networks of LANDBANK, and will be able to avail themselves of a wider range of products and services. The UCPB account will be converted to an LANDBANK account. LANDBANK will send letters or emails and text messages to the clients about the migration to inform them where and when to claim their new ATM/passbook/CTD/checkbook, and other evidence of deposits. No UCPB clients are not required to fill-up LANDBANK account opening forms. However, they are encouraged to update their Client Information online (prior to visiting their LANDBANK Servicing Branch for the release of their ATM/passbook/CTD/checkbook, and other evidence of deposits for their new LANDBANK accounts. Yes. The UCPB account numbers will be converted and migrated to LANDBANK account numbers based on the equivalent type of account.



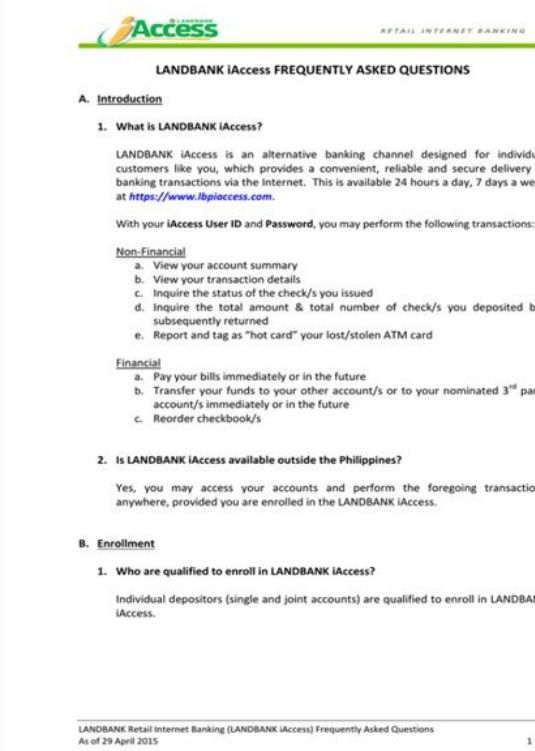
UCPB clients' issued checks for loan payments will be accommodated for a certain period. They will be notified up to when the checks will be accommodated and should there be a need to issue new checks. LANDBANK and UCPB shall communicate with the institutional clients/employers to discuss and execute the needed Memorandum of Agreement. The UCPB payroll account will be converted and migrated to the LANDBANK payroll account. LANDBANK will send letters or emails notifications and text messages to the clients about the migration to inform them where and when to claim their new ATM card. The UCPB CheckStarter Account will be converted to LANDBANK regular checking account. LANDBANK maintaining balance and minimum required ADB for a regular checking account is P5,000.00 for individual clients and P10,000.00 for institutional clients. A service fee of P200.00 will be charged for checking accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter.



The UCPB Start2Save Account will be converted to LANDBANK regular ATM savings account. However, LANDBANK passbook will no longer be issued to account holders. LANDBANK maintaining balance and minimum ADB requirement for an LANDBANK regular ATM savings account is P500.00. A service fee of P200.00 will be charged for savings accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter. The UCPB Multi-One Account will be converted to LBP Peso E.A.S.Y. (Earning Access and Sure Yield) Check with ATM Access Account. However, LBP passbook will no longer be issued to account holders. LBP maintaining balance and minimum ADB requirement for this account is P10,000.00. A service fee of P200.00 will be charged for checking accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter.



The UCPB Regular Savings Account with ATM and Passbook will be converted to LANDBANK Regular Passbook Savings Account. However, LANDBANK ATM card will no longer be issued to account holders. LANDBANK maintaining balance and minimum ADB requirement for this account is P10,000.00. A service fee of P200.00 will be charged for savings accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter. Clients may opt to open a separate LANDBANK ATM savings account with a maintaining balance and minimum ADB requirement of P500.00. UCPB clients are assured that they will be provided with excellent LANDBANK customer service and access to all LANDBANK products and services and e-banking channels, with extensive touchpoints of 489 branches and branch-lite units, and 58 lending centers nationwide. The charges for cash withdrawals of UCPB cardholders at LANDBANK ATMs will still apply. However, once the UCPB accounts are converted/migrated to LANDBANK, withdrawals using the new LANDBANK ATM cards will be free of charge at LANDBANK ATMs. UCPB salary loans will be retained with its original terms and conditions until its maturity date. Upon renewal of salary loan, LANDBANK existing loan terms and conditions and policies will be applied.



The UCPB pension account will be converted to LANDBANK pension account. Pensioners must comply with the new pension account reporting to their respective Agency (i.e. SSS, AFP, PVAO, etc.) to avoid delay in crediting of monthly pension. The UCPB deposit and loan accounts will be converted to LANDBANK deposit and loan accounts. LANDBANK will send letters, email notifications and text messages to the clients about the migration to inform them where and when to claim their new ATM/passbook/CTDs/checkbooks and other evidence of deposits upon return from abroad. However, clients who are abroad can contact their LANDBANK servicing branch (www.landbank.com/find-us) and are encouraged to update their account information using the LANDBANK DOBS Online. UCPB Retail Online Banking will be migrated to the LANDBANK system. For initial log-in, clients must use their UCPB user ID. A default password will be used but will be required to change upon initial log-in to the LANDBANK's retail internet banking facility. For UCPB Institutional Internet Banking (i.e. CMBiz, BIR ETPS, ePayment Portal), this will be manually enrolled using the existing enrollment forms submitted by the institutions to UCPB. UCPB clients with Third Currency Accounts may still transact with their UCPB Branch of Account until the official merger takes effect on March 1, 2022. After which, the clients will be advised to convert their account to a peso or dollar account at LANDBANK. Deposit pick-up services will continue and will not be hampered upon merger. However, all DPU arrangements will be subject for evaluation/review six (6) months from the conversion of the servicing branch, based on existing LANDBANK parameters. UCPB clients will still be able to use their SDB. However, all SDB arrangements will be subject for evaluation/review six (6) months from the conversion of the servicing branch, based on existing LANDBANK parameters. UCPB clients with SDB arrangements at UCPB branch which will be closed/merged with LANDBANK branch will be notified and referred to the nearest LANDBANK branch with SDB facilities.



LANDBANK has a wide array of LANDBANK products and services to suit its customers' banking needs which are available in all 489 LANDBANK branches and branch-lite units nationwide and 58 lending centers, and through e-banking channels. For the list of LANDBANK deposit products and services, the clients may visit the LANDBANK website at www.landbank.com. Clients who are abroad can contact their LANDBANK servicing branch (www.landbank.com/find-us) and are encouraged to update their account information using the LANDBANK DOBS Online. UCPB Retail Online Banking will be migrated to the LANDBANK system. For initial log-in, clients must use their UCPB user ID. A default password will be used but will be required to change upon initial log-in to the LANDBANK's retail internet banking facility. For UCPB Institutional Internet Banking (i.e. CMBiz, BIR ETPS, ePayment Portal), this will be manually enrolled using the existing enrollment forms submitted by the institutions to UCPB. UCPB clients with Third Currency Accounts may still transact with their UCPB Branch of Account until the official merger takes effect on March 1, 2022. After which, the clients will be advised to convert their account to a peso or dollar account at LANDBANK. Deposit pick-up services will continue and will not be hampered upon merger. However, all DPU arrangements will be subject for evaluation/review six (6) months from the conversion of the servicing branch, based on existing LANDBANK parameters. UCPB clients will still be able to use their SDB. However, all SDB arrangements will be subject for evaluation/review six (6) months from the conversion of the servicing branch, based on existing LANDBANK parameters. UCPB clients with SDB arrangements at UCPB branch which will be closed/merged with LANDBANK branch will be notified and referred to the nearest LANDBANK branch with SDB facilities.

Yes. LANDBANK will continue to provide this feature. The bank statement in the MT940/MCF may be downloaded using the LANDBANK weAccess. UCPB clients may still use the auto-charge facility until the conversion of UCPB servicing branches to LANDBANK. Once migrated, clients may enroll in the LANDBANK iAccess and Mobile Banking App for bills payment.

Consumer loans, loan facilities, contracts and agreements: All will continue to be maintained, honored and implemented. The interest rate will remain the same. Credit insurance Coverage of the insurance will continue until further notice. Automatic Debit Arrangement (ADA) The ADA for consumer loan payments will continue to be processed. Clients will be advised accordingly if there will be changes in the future. Payments for loan amortization Payments for loan amortization should still be coursed through the former servicing UCPB branch of account, which will be renamed as a LANDBANK branch. Clients will be advised accordingly if there will be changes in the future. It will be processed and documented with LANDBANK as the lender. The loan requests will be processed through the usual procedures of LANDBANK. Yes, they can still issue checks against their UCPB checking account. UCPB checks issued by the UCPB borrowers shall be honored and transacted within two (2) years from the legal merger. Upon the legal merger, the client's existing treasury investments with UCPB will be transferred and mainstreamed to LANDBANK who will handle and manage the investment. The client's existing investment settlement account with UCPB will eventually be migrated to a LANDBANK deposit account. The branch account representative will be coordinating with the client once his/her LANDBANK account number is created. Upon legal merger, the clients need to visit any LANDBANK branch if they are willing and interested to place new treasury investments. They will be required to open a settlement account and submit all the required documents or they may opt to use their existing UCPB settlement account that was transferred/migrated to LANDBANK deposit accounts and a new LANDBANK account number has already been created. Prior to the legal merger, all UCPB fixed income investors shall continue to be serviced by the UCPB Fixed Income Sales Department (FISD). After the legal merger, all investors have to get in touch with the assigned Treasury Sales Officer of the LANDBANK Treasury Brokering and Marketing Unit (TBMU) for the needed services and assistance. This depends on the type of investment of the client. For Government Securities (GS), they will be issued a Confirmation of Sale (COS) indicating that no certificates are issued to the investors because ownership of GS are recorded in the Bureau of Treasury's National Registry of Scrippless Securities (NRoSS) under the investor's name. For Corporate Securities (CS), a Registry Confirmation (RC) coming from the third party-custodian like PDTC will be issued to the investor. UCPB fixed income treasury clients have the option either to pre-terminate or sell their existing investment before the merger or just maintain it, which will form part of the investment accounts that will be transferred by UCPB to LANDBANK upon the legal merger. Once transferred, all new placements/pre-termination/selling in the secondary market and the like shall be handled by LANDBANK TBMU. For purposes of complying with the necessary requirements of regulators as a result of the merger, some documentary requirements need to be updated/submitted (e.g. Client Suitability Assessment, BTRs Investors Undertaking and SPA/Authorization, Client Agreement, and others). Upon legal merger, all documentary requirements of UCPB fixed income clients shall be transferred and safe kept by LANDBANK. Any lacking documents as required shall be requested from the client and shall be submitted to LANDBANK by the client. Yes. Any UCPB clients can already invest thru LANDBANK even before the legal merger. The client or UCPB FISD can contact LANDBANK TBMU for assistance. The client will be treated as a new client/investor and will be required to comply with the requirements (e.g. LANDBANK investment settlement account and documentary requirements). The investment transaction will be recorded/booked in the LANDBANK's Integrated Treasury System (ITS) and shall not form part of the UCPB Investment Accounts that will be transferred/mainstreamed to LANDBANK upon the legal merger. Since all investors will be required to open an account that will be designated as their settlement account for their planned investments, all would-be investors/clients need to visit any LANDBANK branch near their area. The concerned LANDBANK Branch will be their designated servicing branch and all proceeds from their investments (e.g. coupon payments and principal) will be credited to their settlement account. Also, all documentary requirements and other concerns will be processed by UCPB branch for verification and endorsement to LANDBANK TBMU for the necessary assistance and services. The client's existing settlement account with UCPB will eventually be migrated to a LANDBANK deposit account. The clients' branch of account representative will be coordinating with them once their LANDBANK account number has been created.

The client may proceed to their branch of account or get in touch with their account officer for their FX requirements. Further, they need to accomplish the necessary forms and submit these together with supporting documents, if necessary. LANDBANK offers FX spot (value today or same day settlement) to existing depositors. Generally, the LANDBANK Investment Banking Group (IBG) will substitute for UCPB in the transaction, subject to the consent of, and agreement by both LANDBANK and the client. Fortunately, the existing transactions of UCPB also involve LANDBANK; thus, continuity is assured and there will be a turnover arrangement between the two banks. All UCPB trust accounts shall be transferred to LANDBANK once the merger is implemented. Pending the effectivity of the merger, the management of UCPB accounts and their respective investments will continue to be handled by UCPB-Trust. On the other hand, LANDBANK Trust accounts will not be affected by the merger activities. LANDBANK-Trust and UCPB-Trust will work together in providing unhampered trust services to their clients for a smooth and successful transition.

Both UCPB and LANDBANK trust clients can take advantage of the economies of scale when it comes to their investments. An increase in Assets Under Management (AUM) may mean that trading cost per peso is lower while potentially higher returns and interest rates may be realized due to the higher volume. LANDBANK-Trust's organizational structure, policies, and processes shall be applied and retained. No UCPB trust accounts will not be closed because of the merger. These accounts will be transferred to LANDBANK-Trust. Transactions relative to the client's account with UCPB-Trust will be unimpeded and will be accessible through UCPB's channels until further notice. No. Clients do not need to withdraw/redeem their investments with UCPB or with LANDBANK because of the merger. Investment activities will remain and continue as long as clients will not withdraw/redeem or close their trust account. Yes, all clients' information must be updated in compliance with the Bangko Sentral ng Pilipinas - Manual of Regulations for Banks (BSP-MORB). Clients should communicate with UCPB-Trust for the updating of their account's information and other documentary requirements. Once the merger takes effect and trust accounts have been transferred, existing documentary requirements of UCPB trust clients will be kept and recorded by LANDBANK-Trust. Any lacking documentary requirement shall be submitted to LANDBANK-Trust.

Once the merger is completed and trust accounts are migrated to LANDBANK, the LANDBANK Trust Account Management Department (TaAMD) will manage, maintain, and service the UCPB trust accounts. Clients or trust accounts will be assigned a new trust account officer/team. UCPB trust accounts will be managed according to the standards set under applicable BSP rules and regulations. The provisions of the existing agreements involving UCPB-Trust accounts relating to their trust fees will continue to be observed. Once the merger takes effect, the trust fees of migrated accounts will be reviewed and aligned/revised, if needed. Any changes in the fee structure will be relayed to trust clients for review and approval. New settlement accounts will be opened with LANDBANK upon the migration of UCPB trust accounts. All clients will be informed accordingly of the details of their new settlement account once available. For redemption of investments or withdrawal of clients, they may seek assistance with UCPB-Trust or with any UCPB branch. Until the merger's is effectivity date, withdrawals or redemption of investments will continue to be processed by UCPB-Trust. The client may contact UCPB-Trust or any UCPB branch for assistance in opening a UCPB trust account. Until the effectivity of the merger, trust transactions will continue to be processed by UCPB-Trust. Not yet. UCPB UITFs will need to undergo product assessment once the merger is implemented. Availability of the said products in the LANDBANK MBA will be part of the assessment. Postdating a check is done by writing a check for a future date instead of the actual date the check was written. This is typically done with the intention that the check recipient will not cash or deposit the check until the future indicated date. It is legal for an individual to postdate a check, as well as for a bank to cash or deposit it. What is a Postdated Check? A postdated check is one that is written with a future date indicated on it. This is usually done to account for an anticipated delay in deposit.

For example, you may decide you would like to postdate a check if you are sending in a bill payment earlier than the due date. It is also common to postdate a check if there are insufficient funds in the checking account at the time the check is written. How to Write a Postdated Check When writing a check that you would like to postdate, you'll first need to make sure that you have checks available with your updated information (if not, you can order checks online), and fill out all sections as you normally would.

The date section should include a future date that you would prefer the check be deposited or cashed on. The date on the check serves as a "timer" that indicates when the check can be deposited or cashed. If you want a basic checking account with no monthly maintenance fee, or an interest-earning checking account, we've got the options that are right for you. Learn More You'll need to check the specific laws for your respective state, but postdated checks are generally legal to write in the United States. Postdating a check may be considered illegal if the check writer's account does not have the necessary funds to deposit the check, and if the writer's intent was to defraud at the time of issuing the check. Can You Cash a Postdated Check Before Date Shown? A signed check immediately becomes legal tender that a bank can deposit or cash before the indicated date on the check. Therefore, a bank will be able to accept a check if it is dated and signed. Ask your bank or credit union for their specific policy for postdated checks in their account disclosures. Alternative to Postdating Checks There are other ways to provide yourself with more time to have the necessary funds to deposit checks in your account besides postdating checks. Some ideas to consider would be: schedule future payments with your online banking service, or ask the billing company about payment plan options.