



Check/ Money Order Guidelines:

1. All checks must have the account holders name on the face of the check.
2. All checks/money orders should be made payable to “OTB Account Wagering “or “Catskill OTB”.
3. No post dated, third-party, double endorsed checks shall be accepted.
4. All funds must be in US dollars drawn on a US bank.
6. Any bank fees or charge backs are the responsibility of the account holder

Personal Check	New account open less than 90 days or account with previous check cashing problems	Account open over 90 days but less than two (2) years & no check cashing problems	Account open more than two (2) years and no check cashing problems
In-State bank up to \$100.00	24 hours	Immediate	Immediate
In-State bank over \$100.00 but less than \$300.00	3 bank days	Immediate	Immediate
In-State bank over \$299.99 but less than \$10,000	6 bank days	3 bank days	Immediate
Out of State bank less than \$300.00	6 bank days	Immediate	Immediate
Out of State bank over \$299.99 but less than \$10,000	6 bank days	6 bank days	Immediate
Pre-Approved electronic transfer from checking through authorized service provider	Typically within fifteen minutes of approval	Typically within fifteen minutes of approval	Typically within fifteen minutes of approval

Credit Card Advance/Debit Guidelines:

1. Cards must be in the name of the account holders.
2. Accounts are usually credited within five minutes of transaction.
3. New Accounts funded by credit card may not withdraw more than the initial deposit within first 60 days of opening.
4. OTB and/or the credit card service provider reserves the right to decline any credit transaction
5. Any bank fees or charge backs are the responsibility of the account holder.

Credit Card Advance provided by Outside Service Provider	Surcharge	No-Surcharge
Initial Funding	\$200 maximum; no subsequent credit deposits for 60 days	Up to \$500 with \$300 in escrow. Escrow cannot be released until 60 days after account open.
Subsequent Funding	\$500 max per day or In accordance with service provider policy	\$500 max per day or In accordance with service provider policy