



Remote Deposit Capture Q&A

Q: What is RDC (Remote Deposit Capture)?

A: It is a convenient and secure method for remotely depositing your checks to your **USECU Checking account** using your smartphone or tablet, through our Mobile Banking App.

Q: How does RDC work?

A: Endorse your check (Refer to endorsement instructions below). Take a picture of your check(s) using your smartphone or tablet and submit to our RDC system. USECU will capture the information from the check and clear it electronically through the ACH (Automated Clearing House) system.

Q: Is there a fee?

A: No, RDC is a free service; however, if a check is returned, a fee may apply. Please refer to USECU's Fee Schedule. *Data rates may apply from your wireless carrier.*

Q: Will I need a different username and password than the one I use for Home Banking?

A: No

Q: Can any member enroll in RDC?

A: RDC is available to members with consumer Checking accounts in good standing, open for a minimum of 90 days, with Direct Deposit (in aggregate) of \$500 monthly.

Q: How do I enroll?

1. Go to your USECU Mobile App and click on Deposit.
2. Review terms
3. You will receive an acceptance email once your account is verified. Enrollments submitted on weekends and holidays will be reviewed on the following businessday.

Q: What types of checks can I deposit?

A: Acceptable checks:

- Single-party, domestic checks payable to the owner(s) of the USECU Checking account.

Unacceptable checks:

- Savings Bonds
- Foreign checks
- Items payable to a third party (i.e. any entity or person not on the account)
- Photocopies of checks
- Items stamped "non-negotiable"
- Incomplete checks

- Stale-dated or post-dated checks
- Checks that contain evidence of an alteration to the information on the check
- Checks purported to be a lottery or prize winning
- Checks previously submitted for deposit

Q: Are there deposit limits?

A: Yes, when approved for RDC, you will receive an email indicating your approved limit.

Q: Do I need to include a deposit slip?

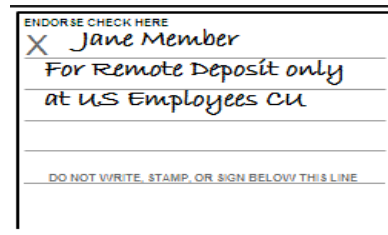
A: No, RDC generates an electronic record with each deposit.

- Checks deemed unacceptable after submitted

Q. How do I endorse my checks?

A: To avoid rejections, include the following, above line indicated:

- **All payee’s signatures**
- **“For remote deposit only at U.S. Employees CU**



Q: How do I deposit a check?

A: Refer to instructions above, log into Home Banking, then:

1. Select “Deposit”.
2. Select “Share Draft”.
3. Enter the amount.
4. Take a picture of the front and back of the endorsed check(s), ensuring all four corners of the check are displayed. For the best image results, place your check on a solid, dark background using adequate lighting.
5. Review and click "Submit".
6. Click on “view mobile deposit history” to check status.

Images transmitted after 1:30 pm CST may be posted on the following business day we are open.

Q: Do check holds apply?

A: Checks may be subject to a hold. Please refer to the “Your Availability to Withdraw Funds” section of the “Understanding Your Account” disclosure.

Q: How do I know if my deposit was accepted?

A: In order to receive acceptance notifications, go to the notification section of the USECU App and select, “Receive notifications on this device.”

Q: What should I do with my original check once my deposit is posted?

A: Clearly mark the front of your check with, “remotely deposited on *date*”. This will prevent you representing the check in error. Securely store your original for a minimum of 30 days.