



Remote Deposit Capture Q&A

Q: What is RDC (Remote Deposit Capture)?

A: It is a free, convenient, and secure service offered by USECU. Using your smartphone or tablet, you can deposit your checks into your **USECU Share Draft/Checking account** through our Mobile Banking App.

Q: How does RDC work?

A: Members take pictures of their check(s) using their smartphone or tablet and submit it to our RDC system. RDC allows USECU to capture the information from a check and clear it electronically through the ACH (Automatic Clearing House) system.

Q: Is there a fee?

A: No, RDC is a free service; however, if a check is returned, fees/charges 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: No, RDC is available to members with a consumer Checking account 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 Remote 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 business day.

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
- Checks deemed unacceptable after submitted

Q: How do I endorse my checks?

A: You **must** include the following:

- All payee's signatures
- "For remote deposit only at US Employees CU"

Q: Are there deposit limits?

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

Q: Do I need to include a deposit slip?

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

Q: How do I deposit a check?

A: Refer to endorsement instructions above, then:

1. Select "Remote Deposits".
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 "Held for Review" to check on the status.

Images transmitted after 2:00 pm CST will be posted on the following business day we are open.

Q: Do check holds apply?

A: Deposits may be subject to a hold. Please refer to the "Your Availability to Withdraw Funds" section of the "Understanding Your Account" brochure.

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

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

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

A: Clearly mark the front of your check with, "void" or "remote deposit" including the date. This will prevent you from attempting to represent the check in error. Securely store your original for 30 days, and then shred it.