

REMOTE DEPOSIT CAPTURE

Frequently Asked Questions

1. What is Remote Deposit Capture?

Remote Deposit Capture (RDC) is a mobile application that allows you to make a deposit by taking a picture of the front and back of the check with your mobile device. This application is currently available on iPhone and Android devices.

2. How do I start using Remote Deposit Capture?

You must first enroll in Home-Banking at Endurance FCU's website. You can then download the app from the app store on your phone. You must accept the Remote Deposit Capture agreement upon log in. Existing mobile app users will need to download the updated app from the app store on their mobile device.

3. How do I endorse my check?

Proper endorsement is your Signature along with "For Mobile Deposit only, Endurance FCU account #_____".

4. How is a deposit made?

The Remote Deposit Capture application is accessed through Endurance FCU's Mobile Banking application. Select the share draft account and then select the camera to follow on-screen instructions to take pictures of the front and back of the check and enter required check and account information. The images are immediately analyzed and accepted if processing standards and risk factors are met.

5. Do I receive a receipt for the deposit?

You will receive an on-screen confirmation on the device.

6. Are there limits on the number of items or deposit amounts?

Each check will be deposited as a separate mobile deposit to your account. You can deposit more than one check in a day. The current maximum per deposit amount is \$2000.00.

7. What types of checks can be scanned for deposit?

Only single-party domestic checks made payable to the owner(s) of the account may be scanned for deposit with Remote Deposit Capture. Image quality issues can cause a check to be rejected. You are advised to retain the original check for 90 days and then securely destroy it.

Capture: The following is a list of **unacceptable** items that may **not** be scanned and deposited with Remote Deposit

- **Endurance FCU Credit Union checks drawn on your own account** – Online deposits of this nature may subject you to criminal prosecution.
- **Third Party Checks** – Checks payable to someone else, endorsed and signed over to you.
- **Incomplete Items** – Checks that do not contain signatures of the maker, endorsement signatures, or that are missing any other required information.

- **Non-Negotiable Items** – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- **Returned Checks** – Any check that you deposit that is returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- **Altered Checks** – Any check that contains evidence of a change (corrections fluid, crossed out amounts, etc) to information on the face of the check.
- **Foreign Checks** – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- **Stale Dated Checks** – Certain checks contain instructions such as “Void 90 days after issue date.” If no instructions are contained, then the check is stale 6 months after the issue date.
- **Post Dated Checks**- Checks that are dated with a future date.

8. When will my deposit be credited to my account?

The total amount of deposits made with Remote Deposit Capture less any holds that apply, up to your available deposit limit, will be immediately credited to your account. There could be times that the program may flag a deposit for manual review by credit union personnel (i.e. image is not clear when received at the credit union, dollar amount, endorsement etc.). The manual review process will occur on:

- The same business day for manual review items submitted before 2 p.m. CST, or
- The next business day for manual review items submitted after 2 p.m. CST on a normal business day (Monday through Friday, excluding holidays) or those submitted on a weekend or holiday.

9. How will I be notified if my deposit is not accepted?

The deposit history on the mobile phone or home banking will reflect any adjustments to your deposit. A credit union employee will attempt to contact you by phone /email or mail.

10. What type of accounts can I deposit to using Mobile Deposit?

Mobile Deposits can be made to share draft accounts.

11. What are the fees for using the service?

There are no fees from Endurance FCU. The only fees you may incur would be data fees from your mobile service provider.

12. What should I do with the check once it has been scanned?

Please store your check(s) in a safe place for 90 days from the date of your deposit. In the event of a deposit dispute, Endurance FCU may require presentation of the original check to settle the dispute. After 90 days, destroy the check using a secure data destruction method (i.e. shredding). Dependent on your phone; some phone settings may store the image file on the phone. Check with your mobile service provider or phone manufacturer to remove the files or change the settings in order to not store the files when image is taken.

13. If I see an error in my deposit who should I contact?

If you see a transaction error, please contact Endurance Federal Credit Union Electronic Services at 580-255-3550 or 800-368-2618.