



Remote Deposit Capture

WHAT IS REMOTE DEPOSIT CAPTURE?

It is having the ability to take a picture of a check using your mobile phone and submitting the image as a mobile deposit instead of bringing the physical check to the credit union.

HOW CAN I GET MOBILE DEPOSIT?

Simply enroll in TFCU's online banking. Then download the TFCU Mobile App.

IS THERE A FEE TO USE MOBILE DEPOSIT?

No – it is FREE

ARE THERE LIMITS I SHOULD BE AWARE OF?

| DEPOSIT LIMITS | AMOUNT |
|----------------|--------------|
| Per Day | \$ 10,000.00 |

Please refer to the *Mobile App Agreement* for additional information regarding service limitations.

WHAT SHOULD I DO TO MAKE SURE MY CHECK IS ACCEPTED?

- Sign the back, and add **RDC** on the back of the check;
- Lay the check on a flat dark surface with good lighting. If the check has a light-colored background, place it on a contrasting dark surface;
- Ensure all four corners of the check appear on the image;
- Ensure your check is the only thing visible in the photo;
- Before submitting the image, be sure it is not blurry.
- After you submit the check, if you click the deposit button, it should say the pending status.

HOW LONG DOES IT TAKE FOR A CHECK TO APPEAR IN MY ACCOUNT?

Mobile deposits are posted each business day (Monday through Friday) and received prior to 4:30pm. Images received after the daily deadline will be posted by 9am the following business day.

PLEASE NOTE – all deposits are subject to a review and may not be available for immediate access.

DO I NEED TO KEEP THE CHECK AFTER SUBMITTING IT USING MOBILE DEPOSIT?

Yes, you should keep it for 30-days to confirm the deposit was successful and, in the event, we need to conduct an audit of the transaction. Be sure to write 'VOID' on the front after submitting and safely destroy it thereafter.

WHO CAN I CALL IF I HAVE ADDITIONAL QUESTIONS?

Inquires may be directed to any TFCU representative by calling 567.940.3650 or sending an email to skhork@topmarkfcu.com