



Remote Deposit Capture – Tips to Get You Started

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 FTCU's online banking. Then download the FTCU Mobile App if you own an IOS or Android phone. If you already have the app, it will be necessary for you to download the new app. Proceed to the MOVE MONEY tab. When prompted, register. Your account will be reviewed within one business day after you register.

IS THERE A FEE TO USE MOBILE DEPOSIT?

No – it is FREE

INTO WHAT ACCOUNTS CAN I MAKE MOBILE DEPOSITS?

You can make deposits into your savings and checking accounts.

ARE THERE LIMITS I SHOULD BE AWARE OF?

DEPOSIT LIMITS	AMOUNT
Per Deposit	\$ 2,500
Per Day	5,000 (3 item maximum per day, not to exceed \$5,000 per day)
Rolling 30-day Limit	10,000

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 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;
- Before submitting the image, be sure it is not blurry.

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 3:00 pm CDT. Images received after the daily deadline will be posted by 3:00 pm CDT on 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 90 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 FTCU representative by calling 1-800-276-6161 or sending an email to RDC@firsttrustcu.com