

eDeposit FAQ's

Let's Get Started

What is eDeposit?

Remote Deposit Capture, we call it eDeposit. With eDeposit you can deposit a check as simple as taking a photo. Simply snap photos of the front and back of your **endorsed** check with your iPhone/iPad, Android device or Desktop Scanner to make a deposit into your credit union account.

How much does it cost to use the eDeposit app?

There is no fee to install/enable the Remote Deposit app. However, standard wireless carrier data and charges may apply.

What are the steps to sign up for eDeposit?

1. Your account must be in good standing with the criteria listed below:

- Must be over 18 years of age
- Account must be in good standing, which is but not limited to:
 - Loans cannot be in delinquency status
 - Cannot have any charged off loans or shares
 - Cannot have derogatory action placed on accounts
 - Cannot have an excessive NSF history
 - Overdraft Privilege revocation from account

2. Download our Mobile App then log into your account from that device. You **must register each device** you want access to your account with. If you have problems, call us at 800.287.0046.

How do I access eDeposit?

There are a few ways to access Remote Deposit – either via our Community Alliance Mobile app or through Internet Banking. In order to use Remote Deposit, your account must be in good standing.

- **From your iPhone/iPad:**

Verify you have the mobile app, if not download the app via the [App store](#). Make sure you have first **registered your mobile device**. Log back into mobile banking via your iPhone, click the icon, and then click the Deposit button

- **From your Android phone:**

Verify you have the mobile app, if not download the app via [Google Play](#). Make sure you have first **registered your mobile device**. Log into mobile banking via your Android phone, click the "Deposit" icon

Can I use eDeposit to deposit checks into my business account(s)?

Yes, eDeposit is available for business accounts.

What options do I have for making eDeposits?

You can make deposits using your iPhone/iPad, Android device, or Home Scanner.

- iPhone/iPad: Log into Mobile Banking, then click the "Deposit" button.
- Android Device: Log into Internet Banking, then click the "Deposit" button.
- Desktop Scanner: Log into Mobile Banking via your desktop browser and click the "eDeposit" tab located on the left side of the page.

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How do I endorse an eDeposit check?

To endorse a check for deposit through our mobile app, you must:

- Sign the back of the check within 1 ½" from the top edge
- For a check payable to you and any joint owner(s) of your credit union account, the check must be endorsed by all such payees. You may only use eDeposit to deposit such a check into your credit union account that is jointly owned by all such payees.
- If the check is payable to you **or** your joint owner, either party can endorse.
- If the check is made payable to you **and** any non-joint owner, both must sign the check.

Is there a cut-off time to make my deposit?

If you make a deposit with eDeposit before 3:00 p.m. (EST) on a business day (Monday-Friday), we will consider that day to be the day of your deposit. However, if you make a deposit with eDeposit after 3:00 p.m. (EST), on a weekend or federally observed holiday, we will consider that the deposit was made on the **next business day**.

How do I get the best image of the check using eDeposit?

Please remember to **endorse the check** before you take a picture or scan it. If you don't, the payer's bank may choose not to pay it, and the deposit to your account will be reversed.

1. Flatten the check and place it on a dark, non-reflective surface.
2. Make sure there is enough light to distinguish the check from the background.
3. When the image is displayed for you to review, if it is not readable, tap "Retake" to retake the picture of the check.
4. If eDeposit cannot correctly interpret the writing on your check, you can always deposit the check at an ATM or our branch location.

Where can I find the terms and conditions for eDeposit?

It will be available when you enroll for eDeposit within Internet Banking, plus it can be found on our website in the Disclosures section.

Are deposits made using the eDeposit app secure?

Yes, your transmissions made using the eDeposit are safe and secure. Check images are only stored on the phone until you complete your deposit. If you launch the app and take photos of a check in "Offline Mode," the check image is stored on the phone until the next time you log in to the app and submit the deposit. For this reason, it is important that you take appropriate steps to protect the security of your phone like:

- Password protect your mobile device
- Keep your mobile device in a secure spot when not in use
- Secure your login information
- Let the credit union know immediately if you think your login information has been compromised

After My Deposit

When will my deposit show on my account?

- eDeposits made on a business day (Monday-Friday) before 3:00 p.m. (EST) will be posted to the account by the **end of the business day**.
- eDeposits made after 3:00 p.m. (EST), or on weekends / holidays, will be processed by the end of **following business day**.

What is your hold policy for eDeposit checks?

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Funds deposited using the eDeposit will generally be made available immediately or in two business days from the day of deposit. We may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as the credit union, in its sole discretion, deems relevant.

Why would a deposit be held for review?

If you are not a new user and get the "held for review" message, most likely the check is missing information such as MICR, signature, date, maker, endorsement, possible duplicate or bad image quality.

What do I do with my check after I have sent the image?

Retain it until the funds are available in your account balance. After 60 days, you should properly destroy or shred the check.

TROUBLESHOOTING — *Mobile iOS and Android*

I downloaded the app but am unable to login?

You must first register your mobile device, please call 800.287.0046 for support.

Are there any limits to how much I can deposit?

- Maximum daily deposits items: 10 checks per day
- Maximum daily aggregate amount: \$4,999

I continue to take photos of the front and back of my check, but it will not let me deposit the check.

If you notice that the green check mark disappears on the "Check Front" after you take a photo of the "Check Back" and vice versa, then you may need to restart the phone.

Your phone and the Mobile app are not working together correctly and need to be rebooted. Power down the phone completely then turn back on. Once the phone is back on, log back into your account and try to redeposit your check.

A check I deposited was returned or rejected. Can I re-deposit it as an eDeposit?

No, if a check was returned, it cannot be re-deposited through the mobile app.