

**TEWKSBURY FEDERAL CREDIT UNION**  
**REMOTE DEPOSIT CAPTURE FAQs**

**What is Remote Deposit Capture?**

Remote Deposit Capture (RDC) is a free service that allows you to make convenient and secure deposits to your checking or savings accounts by simply taking a picture of both the front and back of your checks with your smartphone camera and our mobile app.

**What mobile devices can be used?**

RDC is designed to work with our free iPhone and Android Apps.

**How should I endorse my check?**

- You must endorse the check as **“TFCU MOBILE DEPOSIT ONLY”** with your account number and full signature.
- Checks must be endorsed by all payees and all payees must be owners of the account the check is being deposited into.

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit, which will require the check to be presented at our branch for deposit.

**Once my check is endorsed how do I make my deposit?**

Once your check is properly endorsed:

- Log into your account using the mobile app;
- Click the deposit icon at the bottom of the mobile app page;
- Click the camera icon;
- Click the account you would like to deposit into;
- Enter the check amount;
- Take a photo of the front of the check and click **“Use”**;
- Take a photo of the back of the check and click **“Use”**;
- Click **“Next”**.
- Click **“Edit”** or **“Confirm”**

**When will the funds be in my account?**

If deposits are made by 2:00pm on any given business day they will show up in your account by 4:30pm the same business day. Anything after 2:00pm will show up the following business day by 4:30pm, but deposits may be subject to a 2 day hold. We will make the first \$200 available immediately. We reserve the right to place an extended hold on any deposit as deemed necessary.

### **How long should I hold on to a check after submitting via Remote Deposit Capture?**

Please store your check in a safe place for 60 days and then discard the check (shredding is recommended). We also recommend that you put a note on the front corner of the check stating that you deposited the check via RDC and the date you did the deposit. This way you will know when 60 days has passed and you will not accidentally re-submit the check.

### **What are the deposit limits?**

The standard limit for a deposit is \$3000 but limits can be adjusted on a case by case basis by calling 978-851-9750.

### **Is there a cost for using RDC?**

No, the service is free!

### **Are there deposit items that cannot be submitted using RDC?**

- Any item drawn on the same account in which you are making the deposit.
- Third party checks – Checks payable to someone else and then endorsed and signed over to you.
- Incomplete items – missing the date, payee, signature of maker and other required information.
- Non-Negotiable items – items that are stamped with the “non-negotiable” watermark.
- Altered checks – contains evidence of change to the information on the face of a check.
- Foreign checks – any check that is drawn on a financial institution in another country.
- Stale Dated checks – checks may contain instructions such as “Void 90 days after issue date”. If no instructions are contained then a check is stale 6 months after issue date.
- Checks dated later than the date of deposit.
- Returned checks –any check that had been previously returned due to insufficient funds, stop payments or other reasons.
- Money orders and Travelers Checks