



Remote Deposit Capture FAQs for Members

1. What is Remote Deposit Capture (RDC)?

RDC is a new feature on the mobile platform (iPhone, iPad, Android, and Android Tablet) that will allow members to deposit funds to their savings, special savings, checking, or money market account(s) remotely by taking a photo of their check(s) via their mobile device.

2. Will there be a fee to use Remote Deposit Capture?

No, RDC is free to eligible Northeast Family Federal Credit Union members.

3. Who is eligible for Remote Deposit Capture?

Members that meet the following criteria will be eligible for RDC:

- Must have an open checking account
- Account must be open and active for at least 60 days
- Must not be delinquent on any loans or credit cards
- Must not be overdrawn in any accounts
- Cannot have excessive returned items (NSF)

4. What is the enrollment process?

Once you meet the requirements, the Check Deposit menu option will be available to you via the mobile platform. You must complete the enrollment process by reading and accepting the Remote Deposit Capture terms and agreement.

5. How soon will I have access to my funds?

At different intervals throughout the day, Credit Union staff will review RDC checks for approval. If the check is approved, the funds will be deposited to your account. Items deposited over \$200.00 will provide you with the first \$200.00 available after the approval and then release the remaining funds two (2) business days later.

6. How do I know my deposit has been received?

Once a deposit is received, you will receive an e-mail notifying you.

7. What happens if my deposit is reviewed and must be reversed?

A daily process runs to adjust any deposits that do not pass review. If a deposit does not pass review and needs adjustment, you will be notified via e-mail by secured message.

8. What types of checks are eligible for Remote Deposit Capture?

Only complete (full MICR), single party, domestic checks made payable to the owner(s) of your Northeast Family Federal Credit Union account are accepted. Third-party checks, checks older than six (6) months from the date of attempted deposit, and post-dated checks will not be accepted.

9. Are there deposit limits?

Yes, deposit limits are set as follows and are subject to review and change at any time.

- Daily deposit limit: \$2,000.00
- Weekly deposit limit: \$4,000.00
- Monthly deposit limit: \$8,000.00

10. How many checks can be included in one deposit?

One check per deposit, no limit of deposits per day, up to \$2,000.00

11. What should I do with the check once it has been imaged/ deposited?

You should securely store each original check(s) for a period of 90 days after you receive confirmation that your deposit has been accepted. Please note that you are solely responsible and liable for the security and storage of the original checks and for any loss or misappropriation of the checks. Upon expiration of the 90-day period, you should destroy/shred any items deposited via RDC.

12. Where can I view my deposited items?

There is a Deposit History screen under Check Deposit on the menu that will display all of the deposits and rejections.

13. What mobile devices currently support this added feature?

The Remote Deposit Capture feature has been added to the iPhone, iPad, Android, and Android Tablet apps.

14. If I have questions or encounter a problem, where can I receive help?

The Remote Deposit Capture feature is designed as an easy-to-use, self-service product. However, should you encounter any problems or have questions on the process, please contact the Electronic Services department at 860-646-8870 extension 120.