

**November 4, 2014**

***What is Remote Deposit Capture?***

Remote Deposit Capture is a service that allows you to make convenient and secure deposits into your checking account simply by taking a picture. You may use your iPhone or Android device to take a digital image of your checks and deposit them into your account.

***How does RDC work?***

Remote Deposit Capture allows you to take a picture of the front and the back of the check and submit the image for deposit. The image can then be processed to clear the check electronically.

***What types of accounts are eligible for Remote Deposit Capture?***

Personal and business checking accounts that are in good standing are eligible for Remote Deposit.

***How do I sign up for Remote Deposit Capture?***

If you currently use MH mobile app and your account is eligible you will already have access to this feature. If you do not have MH mobile app you can download it for free from the Apple store or Google Play. **You must be enrolled in online banking in order to access the mobile app.**

***How do I know if I have Remote Deposit Capture?***

Sign onto your accounts via the mobile app. Click on the accounts button and view your checking accounts. If you have this feature you will see a picture of a camera under the Balance and Available balance summary.

***What mobile devices can be used?***

The Remote Deposit capture is designed to work with iPhones and Android phones. You will need to download our free app through Apple's app store or Google Play.

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

Limit per deposit is \$3,000.

***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 the maker of other required information
- Non-Negotiable items- items that are stamped with the "non-negotiable" watermark
- Altered checks- contains evidence of a 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 the check is stale 6 months after the 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.

***How should I endorse my check?***

You should include the following when endorsing your check:

- The payee’s signature
- The words “For Mobile Deposit only”
- The words “Remote Deposit”
- The account number to which the check is being deposited

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

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

Once your check is properly endorsed you will need to log into your account using the mobile app.

- Click on the picture of the camera (shows on eligible checking accounts) located under the balance and available balance.
- Enter the amount of the check and click “next”
- Confirm the amount and click “ok”
- Click on “capture front of check” and either “save” or “discard” and try again if the picture isn’t clear. Ensure the top, bottom and side edges of the check are all visible.
- Click on “capture back of check” and either “save” or “discard”
- After you have saved a clear image of the front and the back of the check click on “Finish”
- You can then enter another check or click on “Previous deposits” to view mobile capture history.

***How many checks can I include in one deposit?***

There is not a limit to the number of checks that can be included in a deposit. However the daily deposit limit of \$3,000. does apply.

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

The funds will be available on the third business day after the date of deposit.

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

We recommend you store your check in a safe place for 14 days and then discard (we recommend shredding).

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

There is currently no cost for using this service.

### ***How can I view my Remote Deposit history?***

You can log onto your accounts via the mobile app to view your history. Click on the accounts and bring up the account you made the deposit in and click on the picture of the camera. This will take you to Mobile Capture. Click on the “previous deposits” button to view your recent history. If you would like to view additional history you can click on the settings button and change the number of days you would like to view.

### ***What issues may prevent a check from being accepted once the photo is taken:***

There are a number of factors that could cause your check to be rejected during the mobile capture process. The following are some of the errors that could occur:

- The MICR line (line on the bottom of the check containing the account information) may not be clear or may have been cropped in the picture taking.
- The check amount could not be read
- The check number could not be read
- The Front signature was not detected or is missing.
- The endorsement on the back of the check is missing
- The picture is not clear
- The check amount entered does not match the actual check amount

If any of these errors occur you can retake the pictures. Make sure that you place the check on a flat, dark colored, well-lit, non-reflective surface. Ensure the top, bottom and side edges of the check are visible in your camera preview window prior to taking the picture.

### ***If I have questions, where can I go to receive help?***

If you need assistance with your Remote Deposit please contact us via phone, email, online messaging or come by one of our branch locations. Normal business hours are M-F 8:00 am to 5:00 pm EDT.

- Call us at (859) 259-3466 or (800) 359-3466
- Email us at [eservices@membersheritage.org](mailto:eservices@membersheritage.org) (Please do not include social security numbers or other non-public information)
- Sign into your online account at [www.mhfcu.org](http://www.mhfcu.org) and send us a secure message.