



Remote Deposit Capture

Product/Account Description:	Remote Deposit Capture Through FCFFCU Mobile Banking App
Account Code:	N/A
Primary Features/Information:	<ul style="list-style-type: none"> o Member must have activated their PCU access and FCFFCU Mobile Banking APP for access to product o FCFFCU Mobile Banking APP is only for smartphones (Android and iPhone) and does not work on tablets o \$5,000 per item and \$5,000 per day transaction limits o Only checks made payable to the member individually and not to the member and another person are eligible o Business Account checks, Savings bonds, money orders, travelers checks, and foreign checks cannot be deposited o Checks must be endorsed "for mobile deposit only" - WITH MEMBER SIGNATURE & ACCOUNT NUMBER - to be accepted
Secondary Features/Information:	<ul style="list-style-type: none"> o Checks deposited before 3:00 ET on a regularly scheduled "Business Day" will be credited that day o Checks deposited after 3:00 ET on a regularly scheduled "Business Day" will be credited the next "Business Day" o FCFFCU has the right to delay the availability of funds for a reasonable period of time for any check and FCFFCU has the right to reject any item o Returned items will be processed similar to over counter received checks o All members with PCU access will have mobile deposit capability turned on July 19, 2016
Member Information:	<ul style="list-style-type: none"> o Once notification of funds has been received, members should write VOID on the original check and store in a safe place for 60 days after deposit o Members who have a negative balance in their share or share draft account may lose access to Remote Deposit Capture o Members should make sure no other documents or writing appear within the picture of the check or the image will be rejected
Key Features & Benefits:	<ul style="list-style-type: none"> o Members can deposit checks into their accounts anywhere and at any time o No need to make a trip to the branch – deposit through your phone o Remote Deposit Capture is as secure as depositing checks at ATMs or in branch o Same day deposit eligibility is industry leading o Internet Banking through PCU, FCFFCU Mobile Banking App, and Remote Deposit Capture are all FREE products

