

# Remote Deposit Capture FAQ's

## What is Remote Deposit Capture?

Remote Deposit Capture is a free, secure, mobile banking service that allows eligible members to deposit funds using their smart phone into their AlaTrust account.

## What are the benefits of using Remote Deposit Capture?

Remote Deposit Capture offers you the convenience of making deposits on your time schedule whether you're at home or on the go. You no longer have to drive to your branch and wait in line.

## Who is eligible for Remote Deposit Capture?

In order to use Remote Deposit Capture, you must be an AlaTrust member and meet the following requirements:

1. At least 18 years of age
2. Active checking account open at least 60 days
3. No history of returned checks or negative share draft account balances
4. Valid & active email address
5. Must have the AlaTrust mobile app

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

Login to our mobile app. Click the menu button in the top left corner, then click Deposit in the drop down menu and select Mobile Deposit and complete enrollment process. You will receive a confirmation email within 24 business hours.

## How will I receive notifications about Remote Deposit Capture registration and emails?

You will receive notifications via the email address we have on file. If your email address has changed please contact our Member Services Department at 1.800.264.8031 to have your email address updated.

## What emails should I expect to receive regarding Remote Deposit Capture?

You will receive an email if a deposit is accepted or rejected by AlaTrust Credit Union.

## What email address will I see when I receive communications about Remote Deposit Capture?

The sending email address will be remotedeposit@alatrustedu.com. For some members, these emails may be filtered into "junk mail or "spam" folders, so be sure to check those folders periodically.

## If I don't receive email notifications for the Remote Deposit Capture service, what should I do?

Your email address that we use for Remote Deposit Capture is the same one we use for all email correspondence to you. Confirm that we have your current email address by clicking on the Member Service tab (within the mobile app), then click the "Update Profile" tab and update your email address if needed.

## Do I need to endorse a check submitted with Remote Deposit Capture?

Yes. For a check to be accepted, an endorsement is required just as you would if you were depositing at a credit union branch location. Please include *"For AlaTrust RDC Only"* on the back of the check under your signature.

## What types of checks does Remote Deposit Capture accept?

Acceptable check types include: personal checks and business checks made payable to the owner(s) of your AlaTrust Credit Union account.

## What types of checks does Remote Deposit Capture NOT accept?

Unacceptable check types include:

1. Foreign Checks/money orders, traveler's checks, cashier checks or certified checks
2. Altered Checks- any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check. Members with altered checks must get a replacement check from the maker before AlaTrust Credit Union will accept the deposit.
3. Incomplete Items- any item that does not contain signatures of the maker, endorsement signatures or is missing any of the required information.
4. Damaged Checks/ Non-legible checks
5. Stale Dated Checks- any check that contains instructions such as: "Void after 90 days after issue date" or "must be cashed within 6 months of issue date"
6. Non-Negotiable Items- the deposit of any item stamped with a "non-negotiable" watermark is PROHIBITED. Deposits of this nature will result in the immediate revocation of this service and may subject you to collection efforts.

## How quickly will the deposit be credited to my account once the deposit is accepted?

If there are no issues with your check or it doesn't need to be reviewed for various reasons, deposit posting times are Monday-Friday at 9am, 12pm, & 3pm CST. Items received after 3pm on any business day will be posted the next business day. This excludes weekends and holidays.

## What should I do with my check after using Remote Deposit Capture?

It is suggested that you retain the check for up to 90 days.

**Can I deposit more than one check at a time?**

No. Only one check can be deposited at a time.

**Can I deposit more than one check per day?**

Yes.

**Can I still bring check deposits into a branch office?**

Yes. Whether you are registered for Remote Deposit Capture mobile service or not, you can still make deposits by whatever method is most convenient for you.

**What do I do if I have questions about the Remote Deposit Capture service?**

Please contact our Member Services Department 1.800.264.8031.

**Will holds be placed on checks submitted through Remote Deposit Capture?**

Yes, they may be. All deposits are subject to policies outlined in the Terms & Conditions applicable to all accounts.

**Can I expect that all checks will scan correctly?**

No. Variations in check sizes, colors and designs can impact the readability of a check.

**I made a deposit in the morning and got an overdraft fee. Why?**

Debit and ACH transactions can be posted throughout the day. Remote Deposit Capture items are posted at 9am, 12pm and 3pm CST daily. An overdraft fee may occur if a debit or ACH transaction clears prior to the remote deposit posting to your account.

**Can I cancel Remote Deposit Capture?**

No. Canceling this service is not an option. If you use mobile banking via our mobile app, this service is available for you to use at your discretion.