



## **SPXFCU Remote Online Deposit** **Frequently Asked Questions**

*IMPORTANT: You must have an Apple or Android smart phone or tablet with picture taking capabilities in order to use this remote online deposit service.*

**Q. What is Remote Online Deposit?**

*Remote Online Deposit is a convenient service that allows you to make check deposits from your smart phone or tablet.*

**Q. What are the fees for this service?**

*Remote Online Deposit is provided to our members completely FREE of charge. Please note that a returned check due to insufficient funds may result in a fee as outlined in our Fees Schedule.*

**Q. What are the benefits of using Remote Online Deposit?**

*You can enjoy the convenience of making deposits on your own time and in the comfort of your own home.*

**Q. When are Remote Online Deposit items processed?**

*Items received before 2 p.m. EST will be posted the same business day. Items received after 2p.m. EST will be posted the following business day.*

**Q. Can I view a statement or history of deposits?**

*Yes. You can view your deposit history after one full business day. You will receive an email notification regarding the status of your deposit.*

**Q. Do I need to sign an agreement before I can start using Remote Online Deposit service?**

*You do not need to sign an agreement, but you must "Accept" the Terms and Conditions for the Online Deposit Services Disclosure and Agreement that are displayed when you first access this service.*

**Q. What types of accounts can I scan deposits into?**

*You can deposit into saving and checking accounts.*

**Q. Can I still bring check deposits into the Credit Union office?**

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

**Q. What emails should I expect to receive regarding Remote Online Deposit?**

*We will notify you by email if a deposit is rejected or if the deposit amount is revised.*

**Q. What email address will I see when I receive communications about Remote Online Deposit?**

*The sending email address will be: [monitor@ensenta.com](mailto:monitor@ensenta.com). For some members, these emails may be filtered into "Junk Mail" or "SPAM" folders, so be sure to check those folders periodically.*

**IMPORTANT NOTE: These items CANNOT be used with Remote Online Deposit and will need to be brought to our office:**

- savings bonds
- foreign checks
- third party checks
- checks made payable to “cash”
- items stamped "non-negotiable”
- incomplete checks
- stale-dated checks (more than 6 months old)
- post-dated checks (dated for a future day)
- any checks that contain evidence of alteration to the information
- checks purporting to be a lottery or prize winning
- checks previously submitted for deposit

**Q. What do I do if I have questions about the Remote Online Deposit service?**

*If you have any questions, contact us at [support@spxfcu.org](mailto:support@spxfcu.org) or (585)247-0724.*

**Q. How many checks can be included in one deposit?**

*Only one check can be submitted at a time with Remote Online Deposit.*

**Q. How do I endorse my checks for mobile deposits?**

*Simply sign the back of your check, include your account number and write “For Mobile Deposit” under your signature. Any items not properly signed will not be accepted via mobile deposit.*

**Q. Will holds be placed on checks submitted through Remote Online Deposit?**

*Holds may be placed on your account per our Funds Availability Policy. Hold periods are typically two to five business days but may extend longer in unusual circumstances.*

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

*No. Variations in check sizes, colors and designs can impact the readability of a check. NOTE: It is for this reason that we recommend that you keep your check intact for 60 days after you remotely deposit it.*

**Q. What should I do with a check once it has been scanned successfully?**

*Store it in a secure location for at least 60 days, then destroy it (preferably with a shredding machine).*

**Q. The amount I entered for a deposit is different from the amount I got credit for. Why?**

*After a review of the deposited item, it may be determined that the amount entered was different from the legal amount on the check.*

**Q. Is there a limit on the dollar amount to be deposited into an account?**

*The limit for depositing into your account is \$5,000 per day.*