

Remote Deposit Capture FAQ's

What is Remote Deposit Capture?

- Remote Deposit Capture is a way to electronically deposit checks from your iPhone®, iPad®, Android™ phone using the Town and Country CU Mobile App.

How do I know if I am eligible to use Remote Deposit Capture?

- To use Remote Deposit Capture, you must be a current Town and Country Credit Union member with an open checking or savings account. You must also be enrolled in TCCU Online Banking and have downloaded the free Town and Country Credit Union Mobile App. Before depositing your first check, you must read and accept the Remote Deposit Capture Services Agreement.

How much does it cost to deposit a check using Remote Deposit Capture?

- Remote Deposit Capture is free to Town and Country Credit Union members.
- Just download the Town and Country Mobile App to begin.
**Your service provider's data access charges may apply.*

Is Remote Deposit Capture safe?

- Yes. Check deposits made through the Town and Country Credit Union Mobile App are protected according to the highest financial industry standards. Security features include: password protection, internet firewalls and 128-bit encryption. Check images and other private information are not stored within the Mobile App or on your phone. Making a deposit with your Mobile Deposit is as safe as using Online Banking.

How do I make my first Remote Deposit Capture?

- Download and install the Town and Country Credit Union Mobile App for your device (must have a rear-facing camera of at least 1 megapixel).
- Log in to the Town and Country Credit Union Mobile App using your TCCU Online Banking username and password.
- Choose "Deposits" from the menu.
- As part of enrollment in the service, you'll be asked to read and accept the Mobile Deposit Services Agreement as well as enter in your email address and cell phone number.
- Select "Make a Deposit".
- Select the account into which you want to deposit the check.
- Enter the amount of your check.
- Endorse the back of your check with "For Mobile Deposit Only" as well as your signature.
- Take pictures of the front and back of your check.
- Select Next to continue.
- Review the summary on the next page and select "Submit" to submit the check for deposit.
- You will receive an email confirmation that your check has been submitted to Town and Country Credit Union for review.
- Deposits may take up to one business day to appear in your account.

- Deposits received by 4:00 pm CT on business days will be credited to your account by 6:00 pm CT the same business day. Deposits received after 4:00 pm CT will be credited after 4:00pm CT the next business day.
- Once your deposit has been posted, we recommend that you write “electronically presented” on the front of the check and securely store it.

What is the limit for the dollar amount of deposits?

- Deposit limits are \$1000 per deposit. You can make as many as 3 deposits per day, but the total deposit amount cannot exceed the daily deposit limit.

Do I need to sign the back of my check?

- Yes. Please sign the back of your check and write “For Mobile Deposit Only.”

How will I know when the check has been posted to my account?

- After submitting the images of the front and back of your check, you will receive an onscreen confirmation that your deposit has been submitted to Town and Country Credit Union for review. You will also receive an email notification from noreply-townandcountry.org@rdcselect.com.
- Deposits may take up to one business day to appear in your account. Accepted deposits received by 4:00 pm CST on business days will be credited to your account by 6:00 pm CST the same business day. Deposits received after 4:00 pm CST will be credited after 4:00 pm CST the next business day.

How do I change my email address for Mobile Deposit email notifications?

- Please contact any branch location to change your email address for notification.

Is there a way to see the status of the checks I deposited within the App?

- You will be able to see the status of current and past deposits under the History tab within the Deposits “Make a Deposit” screen.

How do I view Mobile Deposit History?

- When you access the Deposit Checks area on the app, you can view your deposit history. You will be able to view 180 days of history that includes check status (pending, accepted, rejected), deposit information.

How do I add or remove accounts from the “Deposit into” list?

- All checking and savings accounts from your main account list in Online Banking will populate the “Deposit into” list within your Mobile Deposit list.

When I go to take a picture of my check, the screen is black?

- Verify you have allowed TCCU app access to your camera.

Are there any kinds of checks that cannot be deposited through Mobile Deposit?

- 3rd Party checks
- Checks payable to you and another party who is not a joint owner on the account.
- Checks that do not contain a 9 digit US routing number.
- Checks that contain evidence of alteration, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Savings Bonds.

Why am I unable to deposit my check?

- There are a few reasons that checks may not be able to be deposited:
 - Folded or torn corners
 - Front or back image is not legible
 - Amount entered does not match the amount read by the scanning software
 - Routing and account numbers are unclear
 - No camera on the device
 - Image is too dark

Helpful tips for Mobile Deposit:

- Use Mobile Deposit in a well-lit area when taking pictures of a check to prevent shadows or poor image quality. Smooth out folds on check.
- Place check on a dark background.
- Keep hands clear of the check while taking the pictures to avoid pictures of fingers/hands.
- Once your deposit has been posted, we recommend that you write “electronically presented” on the front of the check and securely store it.