

REMOTE DEPOSIT ANYWHERE FAQ'S

WHAT IS REMOTE DEPOSIT ANYWHERE?

RDA is an easy way to electronically deposit checks from your mobile device using the Western Cooperative Credit Union (WCCU) Mobile App.

HOW DO I KNOW IF I AM ELIGIBLE TO USE REMOTE DEPOSIT ANYWHERE?

You must be a current WCCU member with an open checking or savings account. You must also be enrolled in NetTeller Online Account Access and have downloaded the free WCCU Mobile App. You can apply for RDA by calling WCCU or stopping in at any one of our 8 branch offices and speaking with a Member Service Representative.

HOW MUCH DOES IT COST TO DEPOSIT A CHECK USING REMOTE DEPOSIT ANYWHERE?

RDA is free.

IS MOBILE DEPOSIT SAFE?

Check deposits made through the WCCU Mobile App are protected according to the highest financial industry standards.

WHEN CAN I USE REMOTE DEPOSIT ANYWHERE?

You can make mobile deposits 24 hours a day, 7 days a week including weekends and holidays.

WHAT IS THE LIMIT FOR THE NUMBER OF CHECK AND DOLLAR AMOUNT OF DEPOSITS?

You may forward only one check image at a time for deposit. The total dollar amount of eligible items is determined at the time the service is activated.

WHAT IF I HAVE A CHECK THAT IS MORE THAN MY DAILY LIMIT?

RDA will deny your deposit. Please visit a WCCU branch office to make your deposit in person or call WCCU for assistance.

HOW DO I CHOOSE WHICH ACCOUNTS I CAN MAKE DEPOSITS TO USING REMOTE DEPOSIT ANYWHERE?

When you choose the "Deposit" function within the WCCU Mobile App, you will be given the option to choose which one of your enrolled accounts you want to make a deposit to. When applying for RDA you will be given the opportunity to enroll desired accounts.

DO I NEED TO SIGN THE BACK OF MY CHECK?

Prior to taking a photo and submitting the photo of the original check, you need to restrictively endorse the back of the original check with "For Mobile Deposit At WCCU" and your signature.

DO I NEED TO TAKE A PICTURE OF THE WHOLE CHECK OR JUST CAPTURE THE AMOUNT?

You will need to take a picture of the entire front and entire back of your check when making a RDA deposit.

ARE THERE ANY KINDS OF CHECKS THAT CANNOT BE DEPOSITED THROUGH REMOTE DEPOSIT ANYWHERE?

Checks that are ineligible via RDA include, but are not limited to:

- Traveler's Checks
- Money Orders/Cashier's Checks
- Checks drawn on foreign banks and drawn in foreign currency
- Checks payable to any person other than the account holder of the account into which the check will be deposited
- Checks containing an alteration on the front of the check, which you know or suspect are fraudulent, or are otherwise not authorized by the account holder
- Checks payable jointly, unless deposited into an account in the name of all payees
- Postdated checks
- Checks older than 6 months
- Checks that have been returned Non-Sufficient Funds
- WCCU checks drawn on your own account (unless depositing to a different account)
- Checks with "non-negotiable" watermark or wording
- Incomplete checks (missing signatures or any other missing required information)
- Savings Bonds

HOW DO I KNOW THE PICTURE I HAVE TAKEN IS ACCEPTABLE?

Remote Deposit Anywhere automatically reviews the image to be sure the check image is clear and legible.

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 image is not legible
- Amount entered does not match the amount read by the scanning software
- Routing and account numbers are unclear
- Image is too dark

WHAT ARE SOME HELPFUL TIPS WHEN MAKING A MOBILE DEPOSIT?

Take a picture of check in a well-lit area to prevent shadows or poor image quality.

- Verify that the back of the check is properly endorsed.
- Place check on a dark background.
- Smooth out folds on check.
- Keep hands clear of the check while taking the pictures to avoid pictures of fingers/hands.
- Keep the phone flat and steady above the check when taking your photo.
- Make sure the entire check image is visible and in focus before submitting your deposit.
- Once your deposit has been posted, securely store your check for 14 days and then destroy it or write VOID on the check if keeping it for your records.

HOW DO I KNOW WESTERN COOPERATIVE CREDIT UNION HAS RECEIVED MY DEPOSIT?

The upload confirmation screen means your deposit has been received for processing. Once accepted by WCCU you will receive an email confirmation notice.

WHEN WILL MY DEPOSIT BE PROCESSED?

Remote deposits are processed in real time and will appear in your account immediately; however, a two business day hold will be placed on all deposits made via RDA.

WHAT IF I ACCIDENTLY DEPOSIT THE SAME CHECK TWICE?

The RDA software has duplicate detection capabilities that will alert you if you attempt to deposit an item twice. If for some reason a check does get deposited twice, WCCU will debit your account for the second deposit and contact you to make you aware of the error.

WHAT DO I DO WITH MY PAPER CHECK AFTER I HAVE DEPOSITED THEM?

Please retain the original item for 14 days and then destroy it or write VOID across the front of the check.