

## Mobile Deposit/Remote Deposit Capture (RDC)

Deposits of checks can be made via the mobile app from a member's smart phone.

The back of all mobile deposit checks must be endorsed with: "For DFCU Mobile Deposit Only"

<p>Availability</p>	<ul style="list-style-type: none"> <li>• Checks deposited under \$1,000.00 will be available in real time</li> <li>• Checks deposited above \$1,000.00 or where the endorsement is not legible are not made available in real time             <ul style="list-style-type: none"> <li>◦ The deposit will appear in the account, but funds will not be available until the check has been reviewed/processed</li> </ul> </li> </ul>
<p>Deposit Times</p>	<ul style="list-style-type: none"> <li>• Checks deposited through RDC will be periodically processed throughout the day</li> <li>• RDC deposits are posted every hour Monday - Friday from 8:00 AM to 6:00 PM and Saturday from 9:00 AM to 1:00 PM             <ul style="list-style-type: none"> <li>◦ RDC deposits made after these time frames will post the following business day</li> </ul> </li> </ul>
<p>Daily Limit</p>	<p>\$7,500.00 limit per member, per day</p> <ul style="list-style-type: none"> <li>• Exceptions may be made for business accounts who frequently deposit checks above this limit             <ul style="list-style-type: none"> <li>◦ See <a href="#">Remote Deposit Capture Limit Exceptions – Business Members</a> for more information</li> </ul> </li> <li>• The mobile app will allow members to continue with a deposit even if it is over the threshold, but all additional checks after that threshold has been reached will be automatically submitted for manual review (no matter the dollar amount).</li> </ul>
<p>Review Limit</p>	<p>\$1,000.00</p> <ul style="list-style-type: none"> <li>• Checks over \$1,000 will be reviewed by a Digital Support Specialist and are subject to standard DFCU check hold policy. See <a href="#">Check Holds</a></li> </ul>
<p>Mobile Deposit Restrictions</p>	<p>We DO NOT accept:</p> <ul style="list-style-type: none"> <li>• US Treasury checks, Federal tax returns, State tax returns, or insurance checks without a proper endorsement by all payees (deposit account must have all parties listed as owners)</li> <li>• Third party checks</li> <li>• Checks made out to "Cash"</li> <li>• Items that already have restrictive endorsements from another bank/credit union             <ul style="list-style-type: none"> <li>◦ example: "For MACU Mobile Deposit Only"</li> </ul> </li> </ul>