

Remote Deposit Capture

Remote Deposit Capture (RDC) is a free service on your mobile banking app that allows you to electronically transmit a check using an iPhone or Android phone. To use RDC, you must be signed up for Online Banking and have the mobile banking app installed on your mobile device. If you already use the mobile banking app, make sure you have the most recent update installed.

How to deposit a check using Mobile Remote Deposit Capture (RDC)

1. Open the BCU app on your mobile device.
2. Under the Menu choose the "Deposit" icon or link
3. Choose "Deposit a check"
4. Follow instructions
 - Make sure the entered check amount matches the amount on the check.
5. Snap a photo of the check front & back
 - When photographing your check, use a well-lit area & make sure to place the check flat on a dark surface
6. Checks **must** be endorsed with the Payee's name and "**Remote Deposit BCU**" written underneath the Payee's endorsement
7. Choose "Make Deposit"

Enrollment Requirements

To qualify for this service, you must meet our eligibility criteria, including but not limited to the following:

1. Be at least 18 years old
2. Have an open membership account that has been opened for at least 60 days and has been active
3. Accounts must be in good standing with no restrictions (no NSF or Returned items in past 60 days).
4. Meet BCU safety and performance criteria

Business Accounts-additional requirements

1. Approved Type of Business
2. Owner and/or officer information/history

Eligible Items

1. Checks payable to you
2. Checks drawn on a U.S. Credit Union or Bank
3. Checks made payable to your business for a business account

Other Useful Information

Notifications

To inquire as to whether the check image you've submitted is approved for deposit or has been rejected, follow the steps below:

1. Open the BCU app on your mobile device
2. Under the Menu choose the "Deposit" icon or link
3. Choose "View mobile deposit history"

Deposit Limits

We reserve the right to impose limits on the amount(s) and/or number of deposits that you can transmit using the service. Our current deposit limits are as follows:

1. \$2,500 per item limit
2. \$2,500 daily total limit

Please Note – The service is available 24 hours per day, however, the funds you deposit via RDC may not be available for immediate withdrawal. Approved mobile check deposit transactions will post to your account within 2 business days when the credit union is open for business.

BCU may terminate or suspend the service without prior notice if BCU, in its sole judgment, believes there has been a breach in the security of the Service.