

Scan/Remote Deposit FAQs

Q: What is Remote Deposit?

A: Remote Deposit lets you make real-time deposits to your AFCU savings or checking account using a standard scanner or camera-equipped mobile phone - there's no need to visit a branch or ATM! You must log in to AeroAccess Online Banking at www.aerofcu.org to use the service.

Q: Can anyone use Remote Deposit?

A: Remote Deposit is a free service offered to all AFCU members; however, members must qualify for use by submitting the secure online application found under the "Forms" link from the "Resources" menu tab at www.aerofcu.org. Click on "Scan Deposit Enrollment Form" under "Electronic Forms" and submit the application.

Q: Are there holds placed on my Remote Deposits?

A: Yes, in some cases. Holds are placed according to our standard hold policy. To check your hold amount (if any), look at your balance history after a deposit to see if all the funds are released. Holds depend on factors such as in or out of state checks, account status and dollar amounts.

Q: When can I make a deposit?

A: You can make deposits 24/7.

Q: Is Remote Deposit secure?

A: Yes. It uses your existing secure AeroAccess Online Banking login.

Q: What is the deposit limit?

A: The limit is \$100,000 per item. The limit is per deposit and it is not cumulative.

Q: How do I access Remote Deposit?

A: Log into Online Banking, and then click on the "Remote Deposit" link located at the top of the page, then click on "Deposit." Select your account from the list. Enter the amount written on your check. A warning will display if you try to deposit more than your allowed limit. Make sure it is within your deposit limit. Press the front or back of the check image placeholder to upload your images. Click "Deposit."

Q: I can't get past the first page to scan a check.

A: Scroll your browser down, as some buttons may be further down the screen.

Q: Are there any unacceptable deposit items?

A: Yes, they include:

- Foreign Checks
- Altered Checks
- Incomplete Items
- Non-Negotiable Items
- Non-readable or non-visible MICR line items (the numbers at the bottom of checks)
- Deposits from the same account that the deposit is crediting
- Deposits that would cause the same account to be debited more than once for the same item. The deposit of any of the above items is PROHIBITED. Deposits of this nature may result in the immediate revocation of this service and may subject you to collection efforts.

Q: Remote Deposit did not allow my check to be deposited. Why?

A: Checks are analyzed thoroughly for meeting specific requirements, which may not be recognizable in your scanned image.

Q: How do I know if you've received my deposit?

A: Deposits are in real-time. If you try to scan a check and the response screen states, "Successful Deposit," and gives you a reference number, then AFCU has received the funds. You can view your updated balance by exiting Online Banking, then logging in again to refresh the information and check the balance.

Q: What do I do with checks after I have deposited them using Remote Deposit?

A: After 90 days (or a set time that you determine), you can shred the check or otherwise dispose of it securely.

Q: Is there a help file?

A: Yes, after you access the Remote Deposit system, there is a "Help" link located at the top right of the page.

Q: What are the system requirements?

A: Operating System: Windows 10+, MacOS 10.14+, iOS13+, Android. Browser: Chrome, Safari, Edge, Firefox. High speed internet connection

For security reasons, make sure to delete the images from your drive after uploading.

Q: What do I do if my scanner doesn't work?

A: AFCU cannot troubleshoot general scanner or computer problems. Please consult the user guides that came with your scanner or computer.

Q: My online banking session times out while making a deposit.

A: You must complete the deposit within the maximum time limit of 20 minutes.

Q: What are the image file requirements?

A: Make sure both sides of your check are filled out correctly and endorsed. JPG, TIFF, and PNG image formats are acceptable. PDF and other formats are not supported. Scan images using at least 200-300 DPI. All 4 corners of the check must be clearly visible, with ample space around all 4 sides. Re-scan or retake photos of the check if the images appear blurry. Images are cropped automatically after you submit your deposit.

Q: Whom do I call for assistance?

A: If the help file does not answer your question, you can call us at (800) 795-2325, option 5 or send us a message within home banking using the secure messaging system (must be logged into Online Banking) or via the "Contact Us" page at www.aerofcu.org.