

REMOTE DEPOSIT CAPTURE

Remote Deposit allows you to deposit a check using your mobile device by taking a picture of the check and submitting it to Partnership Financial Credit Union. In order to use Remote Deposit Capture (RDC), you must first install our mobile app. The app is currently available for **FREE** in the APP store on your Smartphone. Once the app is downloaded, please register to use Remote Deposit Capture and set up a user name and password.

Frequently Asked Questions

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

You are eligible to use RDC as long as your account(s) and loan(s) at PFCU are in good standing.

RDC features may be removed by PFCU at any time based on abuse of service or change in account status.

Business Accounts are not eligible for RDC

How will I know if I have been approved to use remote deposit?

After we receive your registration, you will be notified via the email from RDCSELECT.com (not PFCU) you supplied at the time of sign up within 24-48 hours.

How much will it cost me to use Remote Deposit?

There is no charge to use remote deposit; however your account will be subject to the credit union's fees for returned check items just as if you made the deposit in person or by mail.



Which types of checks are not eligible for remote deposit?

- Third party checks
- Checks with multiple payees
- Stale dated checks
- Foreign checks
- Traveler's checks
- Money orders
- Tax Refunds (Federal & State)

Should I still endorse the check?

 www.mypfcu.org  847.MYPFCU1 / 847.697.3281

Morton Grove Office

 5940 Lincoln Avenue
Morton Grove, IL 60053
 847.675.6847

Barrington Office

 455 West Northwest Highway
Barrington, IL 60010
 847.381.5062

Des Plaines Office

 1001 East Touhy Avenue
Des Plaines, IL 60018
 847.699.1606

Kenilworth Office

 642 Green Bay Road
Kenilworth, IL 60043
 847.256.8419

Yes, you should endorse the check(s) as you normally would with for deposit only and your signature on the back of the check.

What if my phone will not take the picture?

Be sure to check the settings on your phone or app to make sure you have allowed photos from that specific device.

When will my deposit be recorded in my account?

PFCU will accept remote deposits Monday – Friday. There are three cutoff times for submitting remote deposits:

10 A.M., 12 P.M. and 4 P.M. CST, with approved deposits posting to your account(s) at approximately 10:30 AM, 12:30 PM and 4:30 PM CST Monday through Friday.

Deposits are not approved or posted on weekends or holidays. If your item is deposited and accepted before the cutoff time, then you can expect to see it credited into your account as indicated above. If your item is deposited after 4:00 PM you will see your deposit in your account(s) at approximately 10:30 AM on the next business day. The description on your account will read: PFCU RDC MOBILE RDC ELEC CHK.

Normal holds will apply and the credit union reserves the right to extend holds or decline checks.

Please consider these posting times if you need immediate access to the deposit as you may want to consider making the deposit in person.

How will I know if the check has been accepted?

You can track the status of your check by selecting the "review" option in the remote deposit section of the mobile app.

What should I do with the check afterwards?

Please indicate – Remote Deposit along with the time and date the deposit was made on the face of the check. Please retain the check in your personal records for 30 days and then destroy the check.

If the check I deposited was returned, can I deposit the same check with the remote deposit service?

Unfortunately you will not be able to re-deposit a returned check via remote deposit. You will need to bring that returned item into the credit union.

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