

**SANTA BARBARA TEACHERS FEDERAL CREDIT UNION
REMOTE DEPOSIT ANYWHERE (RDA)
FREQUENTLY ASKED QUESTIONS**

What is Remote Deposit Anywhere?

Remote Deposit Anywhere allows you to deposit checks using the camera on your mobile phone or tablet.

How do I enroll in SBTFCU Remote Deposit Anywhere?

If you are currently enrolled in Online Banking, simply follow the following steps:

- Download the Santa Barbara Teachers FCU Mobile Banking app from the Apple App Store for iPhones and iPads or the Google Play Store for Android phones
- Log into your account using your existing Username and Password
- Select Deposits from the menu
- Fill in the required fields (name, email address and deposit accounts)
- Read and accept Terms & Conditions

If you are NOT currently enrolled in Online Banking, call us at 805-682-2467 or come into one of our branches to request a Username and Password, then follow the steps listed above.

How do I make a Mobile Deposit using RDA?

To make a deposit using the SBTFCU Mobile App for the iPhone or Android, follow these steps:

1. Log into your account on the SBTFCU Mobile App on your mobile device
2. From the Dashboard, tap Deposit
3. Enter the amount of the check and tap Continue
4. Select the share account where the check is being deposited
5. Capture the front of the check and tap Continue
6. Capture the back of the check and tap Continue - Make sure to endorse it with your signature, account number, and make sure it says "For Mobile Deposit Only"
7. Tap Submit
8. You will receive a message on your mobile device that the deposit was submitted successfully
9. You will receive an email confirmation of your deposit - This email is confirming that the deposit was approved for processing, but it could still be reversed from your account if we find an issue with it.

What do I need in order to use RDA?

To use Santa Barbara Teachers FCU's RDA service you must have the following:

- An open checking or savings account at SBTFCU
- Current Username and Password
- The most recent version of the Santa Barbara Teachers FCU app for iPhone or Android
 - There is no charge to download the SBTFCU app on your mobile device

Who is eligible to use Santa Barbara Teachers FCU's RDA service?

RDA is available to Credit Union members that meet the following criteria:

- Online Banking member
- Enrolled in Mobile Banking
- Maintains accounts in good standing
- Must not have multiple returned items

Do I need to use a deposit slip to make a deposit through RDA?

No deposit slip is required. You only need to endorse the back of your check, then take a picture of the front and back of the check being deposited.

Should I endorse my check before taking a picture?

Endorse your check before taking a picture as follows:

For Mobile Deposit Only

Your signature

Account Number for deposit

Checks that do not reflect an endorsement will be rejected.

What types of checks can I deposit with Remote Deposit Anywhere?

Checks made payable to you and drawn on a bank within the United States are eligible for deposit.

The following types of checks **cannot** be deposited using Mobile Deposit:

- Checks drawn on a financial institution located outside the United States
- Checks not payable in United States currency
- Checks drawn or otherwise issued by the US Treasury Department
- Cashier's/Official Bank Checks

- Money orders
- Travelers Cheques
- Savings bonds
- Third party checks
- Returned or re-deposited items
- Checks drawn on same account in which you are depositing
- Post-dated checks (checks dated after the date of deposit)
- Stale-dated checks (checks dated more than six months prior to the date of deposit)
- Checks that have previously been submitted through this Service or through a remote deposit capture Service offered at any other financial institution

Please refer to RDA Terms & Conditions for a complete list of ineligible items.

When will my funds be available to me from deposits made through RDA?

The first \$225.00 of your deposit using RDA will generally be made available on the same day of deposit and the balance of your deposit will be available on the second business day after the deposit is accepted for processing.

Some checks are subject to additional holds. Please refer to SBTFCU's Funds Availability Policy.

Are there limits for deposits made through RDA?

Mobile Deposit limits are:

- 5 items per day up to \$5,000 per day
- 25 items per month up to \$25,000 per month

What do I do with a check after I deposit it through RDA?

Write "Electronically Deposited" on the upper right corner of the front of the check. Verify that the deposit shows on your bank statement. Keep the deposited checks in a secure area for 14 days and then destroy. **You may be asked to produce the original check if a problem occurs during the mobile deposit process, so it is important to retain deposited checks for 14 days before they are destroyed.**

What is the cost for Remote Deposit Anywhere?

- Remote Deposit Anywhere is FREE**

**Please refer to RDA Terms & Conditions full Fees Disclosure.

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