



eDeposit Remote Capture Application

- You must have a deposit account that has been open at least 120 days and your account must be in good standing.
- You must have logged into the Online Banking service at least once and agreed to the terms and conditions of this Agreement and:
 - Changed your User Password from the default password;
 - Chosen a Security Image; and
 - Set up your Multi-Factor Authentication Questions and Answers.
- Deposit limits: Daily limit using Remote Check Deposit is \$5,000.00 and the maximum single item deposit is \$5,000.00.
- Checks submitted for deposit through Mobile Check Deposit must be properly endorsed (as seen below) before the item is transmitted.

- *Example of Endorsement*
 John Smith
 For Deposit Only Acct 1234

- You shall retain the original of all imaged checks that have been deposited via Remote Check Deposit for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case less than 30 days from the date processed, and you shall properly destroy and dispose of such original checks after such time.
- Our daily cut-off time is 3:00 pm CST. Any eDeposit received after 3:00 pm CST will be considered the next business day. Please refer to “Your Ability to Withdraw Funds” disclosure included with this application.

The criteria used in the decision to accept or deny a member for RDC service may include:

Review of credit report and/or Chex Systems report, history with Audubon Federal Credit Union, membership period, minimum balance account maintenance, loan and/or deposit activity and number of items deposited on a monthly basis.

APPLICATION FORM

Name _____

Address _____

City, State and Zip _____

Phone: _____

Email: _____

Date: _____