

conveniently make secure deposits online anytime using their home computer and scanner.

Getting Started

Requirements to use Deposit Anywhere:

- An active account in good standing.
- Enrollment in Digital Banking.
- Access to a desktop or laptop computer and a TWAIN* compliant scanner.

Need to deposit more than one check? Deposit Anywhere works best with the latest version of Internet Explorer, allowing you to deposit multiple checks at the same time.

Endorsing Your Check:

This is necessary for a successful deposit.

- The payee's signature
- The account number to which the check is being deposited
- "For Deposit via Deposit Anywhere"
- The date of deposit (mm/dd/yyyy)

FEATURES:

- No forms to fill out and no additional software to buy
- Viewable online history of deposits

*Please note that the Deposit Anywhere service may be unavailable daily between 12:00 am and 3:30 am CT to perform routine system maintenance.

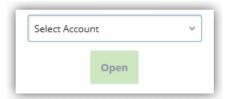
^{*}TWAIN is a widely-used program that lets you scan an image directly into the application (e.g. PhotoShop) where you want to work with the image. The TWAIN driver runs between an application and the scanner hardware. TWAIN usually comes as part of the software package you get when you buy a scanner.

Depositing a check

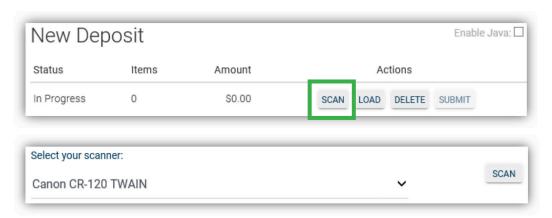
How to Use Deposit Anywhere:



- **1.** Log in to Online Banking and access the Deposit Anywhere widget.
 - The first time you use this service, you will be asked to review and accept the Deposit Anywhere Service Disclosure and Agreement before you can proceed.
 - If you have multiple accounts with the Credit Union, you will need to indicate the account to which you'd like to make a deposit.
- 2. Once you select the account to which you'd like to make a deposit and click "Open," Deposit Anywhere will open a new window.



3. Select the **SCAN** option, load your endorsed check into the scanner, and choose your scanner from the drop down menu. Be sure to scan the front and back of the check.



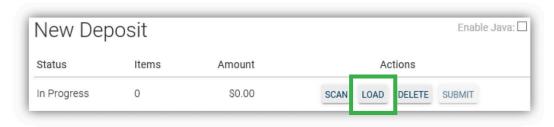
- Your scanner will need to be TWAIN compliant, and for the best results, it is recommended that your scanner resolution be set to 200 dpi.
- You might find that you get a more accurate scan of the back of your check if you mark the four corners with small Xs.
- For additional help, see "Troubleshooting Guide."

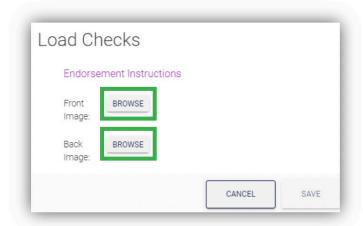
Note: The SCAN option will only work with Internet Explorer. If using a different browser like Chrome, Safari, Firefox or Microsoft Edge:

Take a photo of the front and back of your endorsed check using a scanner, camera, or another predetermined method, choose LOAD and upload the images using the "**Browse**" buttons. Continue with steps 4-9.

Note:

The SCAN option will only work with Internet Explorer.

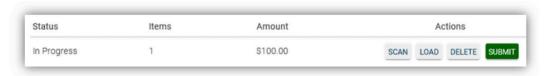




4. After you have scanned or uploaded your check, review the scanned images by using the **FIRST**, **PREVIOUS**, **NEXT**, or **LAST** buttons and correct orientation, quality, or other errors using the **ROTATE**, **CROP**, or **DELETE** buttons.



- A list of common image quality errors and troubleshooting suggestions can be found by clicking on the icon and selecting the **HELP SCREEN**.
- 5. Select the **SAVE** button to continue.
- **6.** Repeat steps 1 5 for each check you wish to deposit.
- **7.** Review the deposit(s). If there are any items denoted with a red circle*, you must correct them before proceeding.
- **8.** Select **SUBMIT** when you are done.



- Print a copy of the deposit(s) for your records. Once you receive verification that the deposit has cleared through Online Banking, wait 90 days to destroy the check(s).
- **9.** Select "**Log off**" or close the window to log out of the system.

After Submitting a Deposit:

- The transaction will post to your account immediately if no review is necessary.
 Otherwise, availability of funds is based on the Funds Availability section within your Deposit Anywhere Service Disclosure and Agreement. This can be found by clicking on the icon.
- You will receive an email to the address you have on file notifying you if a check is rejected by the Credit Union for any reason. In this case, you will see the item listed in the "Pending Deposits" section at the bottom of the "New Deposits" page which can be found by clicking on the icon. This section will not appear on the screen unless you have an item to review.
- Once the Credit Union has approved your check, you will receive an email
 notifying you that the funds are available and should now appear in your
 account. This process occurs instantly, but could be delayed in the rare case
 of a system outage. It is best to wait 90 days before destroying any check(s)
 that have been verified as successfully deposited.
- Copies of checks deposited using Deposit Anywhere can be viewed by clicking on the icon in the top right corner. You will be able to view past deposits online as far back as 6 months. Deposit History will contain any deposits that are pending or have been processed.

