



## EasyDeposit FAQ

### Intro

EasyDeposit from RVCU is a simple and easy way to deposit checks from your smart phone or mobile device. This service is offered on the new River Valley Credit Union App, which is available for Apple and Android users.

### Who can use EasyDeposit?

Members must register for EasyDeposit before they are able to use the feature. Members who are in good standing with River Valley Credit Union will typically be approved to use EasyDeposit within one business day. If you have questions about your EasyDeposit application, please call us (616)787-7481.

### How do I register for EasyDeposit?

1. Download the new River Valley Credit Union App in the Google Play Store or the App Store.
2. Login to your online banking account by clicking "Locked."
3. Click on the tab "Move Money"
4. Select "Deposit Check"
5. Select "Register for Remote Deposit Capture"
6. Your application will be reviewed by our team and your approval should be complete within one business day.

### How do I deposit a check with EasyDeposit?

1. Click on the tab "Move Money"
2. Select "Deposit Check"
3. Select "Deposit Your Check"
4. Enter the check amount
5. Select "Take Picture" to snap a picture of the front of the check, and again for the back. Be sure the entire check is in the frame and that check is readable and clear.
6. Select which account you'd like your check to be deposited into.
7. Hit "Submit"

8. Write "Deposited" on every check after you deposit it with EasyDeposit. Keep deposited checks for 7 days in case RVCU needs to review your check.
9. Most checks deposited by 11 PM ET will be available for withdrawal the next business day.

#### **Why is my check on hold?**

RVCU may put your check on hold if:

- The picture quality is blurry
- The entire check is not within the frame
- We suspect the check was a duplicate of a previously deposited check
- We have questions about the check
- We need to verify that the check is valid

#### **When will my deposited check be available?**

Most checks deposited before 11PM ET will be available for withdrawal the next business day. Holds may apply.