



## Remote Deposit Anywhere Q&A

**Q. What is Remote Deposit Anywhere?**

A. Remote Deposit Anywhere is also known as RDA and is a service we offer our members to conduct check deposits utilizing their mobile devices.

**Q. Is there a cost or fee associated with RDA?**

A. No. This is another free service we offer our members to add value and convenience to your membership.

**Q. Will I be enrolled or set-up automatically for RDA?**

A. If you are a current member in good standing with the credit union and have a savings or checking account, are enrolled in Online Banking and mobile access, your account may automatically be enrolled. If you join the credit union after RDA is initially offered, you can request RDA after 30 days of membership.

**Q. How do I endorse or sign the back of the check?**

A. You will write on the back of the check "For mobile deposit to Landings Credit Union only, account #\_\_\_\_\_ " and write in your account number where stated.

**Q. What should I do with the check after I complete the RDA process?**

A. You need to keep the check in a safe & secure place for 30 days. After 30 days you should destroy the check.

**Q. How will I be notified of my deposit being received?**

A. The app on your phone will confirm the picture of the check and information you entered as valid. You will also receive an email notice that contains the amount of the deposit and a reference number.

**Q. The reference number on the app and email do not match. Is this normal?**

A. Yes. The reference number contained on the app and email is for internal tracking and research purposes. Your account transaction history will match to the mobile app and your periodic statement.



**Q. Do I need to delete the pictures of the check from my phone?**

A. The pictures taken of the check are stored within the app and are automatically deleted within five days.

**Q. What operating systems currently have apps for RDA?**

A. We currently offer apps for Apple and Android devices.

**Q. Why is there a delay for funds to be available in my account?**

A. The RDA process is similar to depositing checks through an ATM. Some checks must go through additional verification prior to being credited to your account.

**Q. Can I deposit more than one check at a time?**

A. No. Only one check can be deposited at a time. You can make multiple check deposits within the same day though.

**Q. What accounts can I make a deposit into using RDA?**

A. Savings and Checking accounts. If you want to make a payment or deposit to an additional account type, you can complete this transfer online or through the mobile app.

**Q. What types of checks does RDA not accept?**

A. Unacceptable checks include:

**Foreign Checks/Foreign Money Orders**

- A check or money order that is issued by a financial institution in another country.

**Altered Checks**

- An altered check is any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check. Members with altered checks MUST get a replacement check from the maker before Landings Credit Union will accept the deposit.

**Stale Dated Checks**

- If the date of the check when it was written/issued is six months or older or otherwise indicated. I.e. some rebates checks are only good for 30, 60 or 90 days.

**Incomplete Items**

- An incomplete item is any item that does not contain signatures of the maker, endorsement signatures or is missing any of the information required.

**Non-Negotiable Items**

- The deposit of any item stamped with a "non-negotiable" watermark is PROHIBITED. Deposits of this nature will result in the immediate revocation of this service and may subject you to collection efforts.

**Damaged Checks**

**Illegible Checks**

Please call us at 480.967.9475 or email us at [info@landingscu.org](mailto:info@landingscu.org) with any questions or concerns you may have.