



RAVALLI COUNTY FCU REMOTE DEPOSIT CAPTURE

Frequently Asked Questions

How do I enroll in Remote Deposit Capture (RDC)?

On the bottom menu bar of the mobile app, click the “Move Money” icon and select “Deposit Check”. From here, you’ll be prompted to select “Register”. After your registration has been submitted, your account will be reviewed within one business day.

Will I need a different username and password for RDC?

No – your username and password will remain the same for both online banking and the mobile app.

Is there a fee to use Ravalli County FCU’s RDC?

No- Remote Deposit Capture is open to members that have had their account open for a minimum of 90 days and is free of charge.

What devices are currently supported?

Most Apple and/or Android devices including phones and tablets.

Do I need to provide any additional information on my check when using RDC?

Yes- to aid in processing, please endorse the back of the check “For Deposit Only at RCFCU” and write “Deposited” with today’s date on the front of the check.

Do I need to keep my check after submitting it using RDC?

Yes- please hold onto the check for at least a week in case we need to review it.

How long will it take for my check to post?

Deposit by 9 PM MT and your money may be available for withdrawal by the next business day. Checks over \$225 may be subject to a hold of up to seven business days. In some instances, funds may be available sooner than the seven business days based on such factors as credit worthiness, the length and extent of your relationship with Ravalli County FCU, and transaction history. For further questions regarding our check holding policy please contact the Credit Union at 363-4631.

What accounts can I deposit to?

You can post RDC to all sub-accounts. Meaning, you can post regular payments to your loans or simply add money to your checking or savings account. To make principal only payments on your loan, please call the Credit Union directly at 363-4631 or sign into It’s Me 247.

Where can I find a history of my mobile deposits?

After logging in, you can select “View Mobile Check Deposit History”. This will provide you with 30 days of mobile deposit transactions and their current status.

Are there limits to the checks members can deposit?

Yes- the following limits have been put in place for mobile deposits:

Maximum Dollar Amount per Deposit	\$3,000
Maximum Dollar Amount per Day	\$3,000
Maximum Number of Items per Day	5
Rolling 30 Day Limit	\$10,000

