

With Triangle Federal Credit Union's Remote Deposit, you can deposit checks whenever and wherever it's convenient for you! Simply download the [iPhone®](#) or [Android™](#) **Mobile App** (search for "BANNO"), enroll in Remote Deposit (below), and then snap away with your smartphone. You'll deposit your checks faster and easier than ever before.

### What is Remote Deposit?

Remote Deposit Capture allows you to deposit checks directly into your Triangle Federal Credit Union checking or savings account by simply taking a picture of the check with your smart phone.

### Member Eligibility

You must be a Triangle Federal Credit Union member and:

- a. You must be 18 years of age or older with a valid email address and mobile telephone number,
- b. Must have a savings account for a minimum of six (6) months,
- c. Must be a member in good standing for six (6) consecutive months. A Courtesy Pay withdrawal is permissible so long as the negative balance is/was resolved within the required time period of 35 days,
- d. Must not have had any returned checks or ACH returns in the last six (6) months,
- e. Must be enrolled in Home Banking,
- f. Only personal accounts are eligible for Remote Deposit Capture.

### Enrollment

Please complete the Remote Deposit Enrollment Form and return it to a credit union representative, mail it to the address located on the form, or email it to [info@trianglefcu.com](mailto:info@trianglefcu.com).

### Funds Availability

If you submit a deposit to us on a business day, in most cases, the deposit will be credited to your account within 10 minutes.

### Compatible Devices

Triangle Federal Credit Union's Remote Check Deposit is compatible with the iPhone® mobile digital device, and/or Phones for Android™.

iPhone is a registered trademark of Apple Inc. Android is a trademark of Google Inc. Neither Apple Inc. or Google Inc. endorse or sponsor the Triangle Federal Credit Union Remote Deposit Capture service.

### Deposit Guidelines

Triangle Federal Credit Union will have the discretion to accept or decline any Remote Deposit. Triangle Federal Credit Union in its sole and absolute discretion can cease accepting Remote Deposits at any time

without prior notice of reason or cause. Remote Deposits through Triangle Federal Credit Union's Mobile App is not a right of the member nor an obligation of Triangle Federal Credit Union.

Guidelines below are not all inclusive.

- a. No third-party checks are eligible.
- b. Checks must be drawn on financial institutions located in the United States.
- c. Checks must be clearly legible.
- d. Checks must not have been previously deposited with TFCU or any other institution.
- e. Individual check must be \$1,000.00 or less to be deposited by Remote Deposit.
- f. Maximum Daily Deposit allowed by Remote Deposit is \$1,000.00.
- g. Checks must be endorsed as follows:
  - i. Line One: MOBILE DEPOSIT ONLY
  - ii. Line Two: Triangle Federal Credit Union
  - iii. Line Three: [MEMBER'S NAME]
  - iv. Line Four: [MEMBER'S ACCOUNT NUMBER]
  - v. Line Five: (Optional) [DATE]

#### **If a check is dishonored:**

Any credit given as a result of a remote deposit is provisional and the member agrees to indemnify TFCU for any loss sustained by the credit union for accepting the deposit.

- a. The Member will receive an image of the check deposited by Remote Deposit.
- b. A notice stating why the check was dishonored.
- c. The funds will be withdrawn from the Member's account along with any fees incurred by the credit union or applied by the credit union.

#### **Maintenance, retention, security and destruction of original checks**

The original check deposited via Remote deposit should be retained until it is confirmed that the funds are available in the member's account.

#### **Other important information.**

- a. If there is a discrepancy in the amount deposited and the amount submitted for deposit,
  - a. The Member will contact the credit union within 30 days after the deposit is listed on the member's bank statement.
  - b. The Member will present the original paper check upon the request of the credit union
- b. Triangle Federal Credit Union does not charge for its Remote Deposit Capture; however, your wireless provider may assess data and message rates and you may be responsible for those charges.

#### **Contact Information**

**Telephone:** 662-434-6052

**Mail:** P.O. Box 8300, Columbus, MS 39705

**Email:** [info@trianglefcu.com](mailto:info@trianglefcu.com) **Website:**

[www.trianglefcu.com](http://www.trianglefcu.com)



## Remote Deposit Guidelines and Enrollment

Member Account Number: \_\_\_\_\_  
Member Name: \_\_\_\_\_  
Mobile Phone #: \_\_\_\_\_

By signing below, I/We agree to the terms and conditions of the Remote Deposit Guidelines and, if applicable, to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Remote Deposit Guidelines.

Triangle Federal Credit Union in its sole and absolute discretion can cease accepting my Remote Deposits at any time without prior notice of reason or cause. Remote Deposits through Triangle Federal Credit Union's Mobile App is not a right of the member nor an obligation of Triangle Federal Credit Union.

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date