



# Remote Deposit Capture

## *Customer Overview*



**Mechanics**  
COOPERATIVE BANK

1-888-MECHANICS (632-4264) | [Mechanics-Coop.com](https://www.Mechanics-Coop.com)

Member FDIC Member SIF LENDER

*Remote Deposit Capture allows a user to scan check deposits quickly and conveniently, right from their desktop using a PC and a scanner connected to the Internet.*

### Remote Deposit Capture Features:



- **Consolidate funds from remote locations into one financial institution**  
Check deposits can easily be made from any remote office or storefront. This streamlines your cash flow by consolidating deposits from multiple locations into a single financial institution.



- **Make deposits anytime**  
Enjoy the convenience of making deposits electronically 24 hours a day, 7 days a week, even on weekends and holidays<sup>1</sup>



- **Cut costly courier fees or trips to your bank**  
Electronic deposits can reduce trips to the bank, saving on fuel costs, and reducing or eliminating costly courier fees.



- **Save time preparing deposits**  
Preparing deposits electronically is very efficient, reducing labor costs and freeing up staff for other tasks. Electronically send deposits to Mechanics Cooperative Bank! Click SUBMIT DEPOSIT, it's that easy.



- **Reduce risk of check fraud**  
Faster check clearing allows you to react sooner on returned checks, significantly increasing your opportunities for collection.



- **More secure**  
Remote Deposit Capture features multiple layers of security including password protection, Internet firewalls, and a high level of security encryption.

<sup>1</sup>Note that deposits to your account are usually processed by the Bank during normal business hours. Deposits made after 4:00 pm EST will be considered deposited on the following business day and will usually be available within two business days. Refer to the Funds Availability section of your Account Agreement

### Remote Deposit Capture FAQs:

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- **What types of checks can be processed through Remote Deposit Capture?**  
All personal and business U.S. checks can be processed through Remote Deposit Capture.
- **What types of checks cannot be processed through Remote Deposit Capture?**  
Checks from Canada and other foreign countries, food stamps, savings bonds and poor image quality checks must be deposited traditionally.
- **What do we need to use for Remote Deposit Capture?**
  - A bank approved check scanner (A list of compatible scanners can be found on our website at: [www.Mechanics-Coop.com/Business/RemoteDepositCapture](http://www.Mechanics-Coop.com/Business/RemoteDepositCapture))
  - Microsoft Windows 7, 8.1, or 10, Mac OS X El Capitan 10.11, or macOS Sierra 10.12
  - Internet Explorer 11, Mozilla Firefox, or Google Chrome
  - A Secure Network
- **Are there any deposit limitations using Remote Deposit Capture?**  
There are daily limits on the number of deposits and total dollar amount. These limits are set by the Bank, in accordance with your application and agreement.
- **Who should use the system?**  
Individuals already in charge of manually preparing and delivering deposits are typically the same people who will use Remote Deposit Capture.
- **How do I get started?**  
A Remote Deposit Capture application and agreement will need to be completed and approved by Mechanics Cooperative Bank.
- **How will these deposits be reflected in my account?**  
All deposits will be clearly labeled "Remote Deposit Capture" on your Online Banking

### Guidelines for Securely Storing Checks:

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- Store all original checks in a safe or lockbox, accessible only by authorized personnel.
- Do not store customer account information, photocopies, or private information in your general files which are accessible to non-authorized personnel.
- Destroy original checks within 30 days of the deposit date. Refer to the agreement for more details.

### Guidelines for Protecting Access to Remote Deposit Capture:

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- Computers should have working anti-virus software, and software should be regularly updated.
- Limit access to Remote Deposit Capture to authorized personnel only and never share user IDs or passwords.