

21 SILAS DEANE HIGHWAY WETHERSFIELD, CT 06109-1238 PHONES 860 · 296 4714 800 · 405 4714 FAX 860 · 296 3499

## Mobile Deposit/Remote Deposit Capture Guide

We're so glad you've decided to try out our Mobile Deposit Feature! This quick guide will walk you through installing the app required for Mobile Deposit, and making a deposit. If you have any questions don't hesitate to contact us at 860-296-4714.

What you will need:

- An iPhone or Android Smart phone or mobile device such as a tablet
- The Squirrel RDC App (available through the App or Google Play Stores)
- Valid mail/email addresses
- A properly endorsed check to deposit

## Step 1: Download the Squirrel RDC app

Since you'll be signed on directly by the USNEFCU Mobile site, you won't need to access Squirrel RDC in order to deposit checks. However, you will need to leave it installed on your phone. Visit the Google Play or App Store to and search "Squirrel RDC" to find the app and download it to your device.

### Step 2: Login to the USNEFCU online banking from your mobile device

Visit onlinebanking.usnefcu.com from the browser on your mobile device, or via the link you may have created on your device for USNEFCU.

### Step 3: Go to Mobile Deposit

Navigate to the Mobile Deposit feature by clicking the "Mobile Deposit" link in the list of options. You may have to give Squirrel RDC permission to run during this step.

### Step 4: Review the deposit guidelines

To ensure your deposit is processed quickly and accurately, please follow these three guidelines:

- Be sure you include your account number and write "FOR MOBILE DEPOSIT" on the back of the check underneath your signature.
- Be sure all signers on the check are also signers on the account the check is being deposited into.
- Follow the app instructions to get a clear check image.



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## Step 5: Select the account for your deposit

Once you have endorsed your check and are ready to deposit, select the "Make a new Deposit" option. Choose the account you would like to deposit the check into from the list. These accounts are the same accounts you can view through online banking. If you would like to have additional accounts added, please contact us for assistance.

## Step 6: Enter the check amount

Enter the written amount of the check. Once you have entered the amount, select "Take Front Picture."

## **Step 7: Capture pictures of the check**

Follow the on screen instructions to get a clear check image. The check will display red when the image is not in focus. Once the check is in focus, it will turn green and automatically take the picture. Repeat this process to capture the back of the check.

### Step 8: Verify the check image & information

Verify that the check signature is visible in the picture, and select "Send Deposit" at the bottom of the screen. If you need to retake the image, use the Retake Back Picture option. Once you have verified the information for your deposit, select "Send Deposit". You will receive both an on screen and email confirmation of your mobile deposit.

### Other information

- Please retain the original check for at least 30 days.
- Under normal circumstances you will see the funds deposited to your account within 2 business days.
- We will contact you if there are any issues or concerns with your deposit.

# Please contact us if you have any questions!