



REMOTE/MOBILE DEPOSIT CAPTURE (RDC) APPLICATION

APPLICANT INFORMATION:

ACCOUNT #: _____ ACCOUNT TYPE: PERSONAL BUSINESS

NAME: _____ DOB: _____

JOINT NAME: _____ DOB: _____

CELL # _____ EMAIL: _____

ELIGIBILITY REQUIREMENTS

To be eligible for Remote Deposit Capture (RDC), you must meet the following requirements:

- You must be enrolled in the Credit Union’s online banking services
- You must have an eligible METRO checking account
- Your account must be open and in good standing
- You must maintain valid contact information with the Credit Union

The Credit Union reserves the right to approve or deny access to RDC at its sole discretion.

USE OF SERVICE

Remote Deposit Capture allows you to deposit checks payable to you and drawn on a U.S. financial institution into your eligible METRO checking account by submitting an electronic image of the check through digital banking services.

DEPOSIT LIMITS: The Credit Union reserves the right to modify deposit limits at any time. The following limits apply to deposits made through RDC:

- Maximum per check: \$3,000
- Maximum total daily deposit: \$5,000

ENDORSEMENT: Endorse each check and add “MOBILE DEPOSIT TO METRO” below your signature.

- Items not properly endorsed may be rejected.

FUNDS AVAILABILITY: Mobile deposit holds are subject to the Credit Union’s Funds Availability Policy. Deposits made before 3:00 PM on a business day will generally be processed the same day. Deposits made after the cutoff time will be processed the next business day. Please refer to the Funds Availability Policy for complete details regarding when funds will be available.

CHECK RETENTION: You agree to retain the original check until the deposit has been credited to your account and funds have been made available. After that time, you must securely retain the check for the required retention period (60 days) and then destroy it.

AGREEMENT AND ACKNOWLEDGMENT

The Credit Union reserves the right to suspend or terminate RDC services at any time. By signing below, you acknowledge that:

- You have read and agree to comply with this Application;
- You agree to the Digital Banking Disclosures;
- You agree to all applicable account and digital banking agreements.

X _____ DATE _____

X _____ DATE _____

Approved	Restricted	CREDIT UNION USE ONLY		Interact	Portico
ID _____	Date _____	ID _____	Date _____		