



FIRST CLASS AMERICAN CREDIT UNION
PO Box 162539
Fort Worth, TX 76161
Phone: (817) 834-9777 or (800) 736-6144
Remote Deposit Application

Freedom Deposit enables you to enter a check for deposit with a **Smart Device**.

When making your deposit \$200.00 is released immediately and the remaining amount of the check is placed on a 3 day hold!

Freedom Deposit enables you to take a picture of your check for deposit and forward it onto the credit union via FCACU's Mobile App. Depositing via a picture on your smart phone or **smart tablet**, with FCACU's Mobile Deposit, will simply require you to go to the app store and download our mobile app. Our mobile app is free and available in the Apple App Store and Android's Google Play. Once you are approved and download the mobile app, sign on, you will be able to see the option to send a deposit via a picture on your phone.

Follow these easy instructions for Mobile Deposit:

1. There is a Deposit Limit of \$5,000 per check; if over this limit FCACU will reject the item.
2. There is a Daily Deposit aggregate limit of \$10,000 per day; if over this limit FCACU will reject the item(s).
3. Ensure your check is properly endorsed with **"Pay to the order of First Class American Credit Union, your signature and account number"** (please do not use light colored pens as they do not show up (pink, orange, etc.)) Black and Blue is best
4. Login to FCACU's Mobile Banking App from a Smart Device (iPhone, iPad, android phone, or Android Tablet).
5. Once logged in it will bring you to the "Summary Page," select the menu button in the top left corner of the page.
6. Select on the "Deposit" menu item.
7. You now have the option to choose between "Deposit" or "Review." Select on Deposit.
8. The "Deposit Instructions" will display. Read the instructions and then select "Okay!"
9. Select what account suffix (Share Savings or Share Draft) you want the check deposited into. Choose whether the check type is a personal or business check. Enter the amount displayed on the check. If the wrong amount is entered, it will ask you to re-enter the check amount.
10. Take a picture of the front and back of the check on a dark background. Make sure you follow the instructions given earlier and **be sure that the full image of the check is included inside the frame so there is a little bit of room between the check and the white guides**. Make sure that the entire check and signatures are clearly visible.
11. Verify your Deposit and select on "Deposit" at the bottom of the screen!

12. You will get an approval message of the deposit.

13. Please keep your check for at least 14 days to ensure it is not returned as “not paid.”

NAME ADDRESS CITY, STATE ZIP	0123 01-23456789
DATE <u>March 1, 2015</u>	
PAY TO THE ORDER OF <u>John Member</u>	\$ <u>300.00</u>
<u>Three Hundred and no/100</u>	DOLLARS
BANK NAME ADDRESS CITY, STATE ZIP	
FOR <u>Betty Sample</u>	
⑆0123456789⑆ 01234567890123⑆ 0123	

<p>SECURITY FEATURES</p> <ul style="list-style-type: none">• Microprinting around border on face• Laid lines on back• The words "ORIGINAL DOCUMENT" on back	<p>ORIGINAL DOCUMENT</p>	<p>ENDORSE HERE</p> <p>Pay to the order of First Class American CU</p> <p><u>John Member</u></p> <p>Acct# <u>987654</u></p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE</p> <p>RESERVED FOR FINANCIAL INSTITUTION USE</p>
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AMERICAN
CREDIT UNION

First Class Financial Services.
We Know Fort Worth.

AUTHORIZATION

Access to this service is subject to approval. You must have an Active Account in good standing to use FCACU's Remote Deposit. You will receive an email or letter notifying you of approval within 2 business days.

NEW MEMBERS: If you are a new member, we will activate Remote Deposit after 60 days if you are eligible under the above conditions and you have not had any overdrafts during that 60-day period. FCACU's Remote Deposit service may be revoked, without notice, at the credit unions discretion if the privilege is abused. E-Statement election is a requirement for Remote Deposit privileges.

Member Name: _____ **Acct #** _____

Email Address: _____

Signature _____ **Date** _____

Referred by (CU Employee) _____



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