



Suffolk Federal Remote Check Deposit FAQ's

Q. What is Remote Check Deposit?

Remote Check Deposit is a secure service that allows you to scan endorsed checks for electronic deposit and clearing to your Suffolk Federal savings or checking account through your Smartphone, iPad, or online banking any time of the day.

Q. What benefits does Remote Checking Deposit offer me?

- Make deposits any time of the day, without leaving your home or office.
- Save time, gas, and trips to our branches to make your deposits.
- Reduce the potential for fraud as checks are presented for payment more quickly.
- Eliminate safety concerns when making deposits after branch hours.
- Transmit your deposits safely and securely, right from your Smartphone, iPad, or computer.

Q. Is there a fee for this service?

- Business members will be charged \$15 per month.
- Non-business members will NOT be charged.

Q. What are the requirements to apply for Remote Check Deposit?

- Must have a Suffolk Federal active membership.
- Must have a current, valid email address.
- Must be a Suffolk Federal Online Banking user.
- Must be 15 or older years of age with an Advantage Checking Account to be eligible.

Q. Is the hold policy for checks different when they are scanned?

- Yes, all checks are held for a minimum of 2 days.

Q. How quickly will the deposit be credited to my account?

- Checks submitted for deposit prior to 3:00pm Eastern Standard Time (EST) will be credited to your account on the same business day. Deposits submitted after 3:00pm EST will be credited to your account on the next business day. Business days Monday through Friday, excluding holidays.

Q. How do I make a deposit using Remote Check Deposit through a Smartphone or tablet?

1. Login to the Suffolk Federal App with your Smartphone or Tablet.
2. In the menu options, select Remote Deposit, then select Deposit Check.
3. Select the account into which you wish to make a check deposit, then enter amount of check.
4. To endorse the check, include the following info on the back of the check(s):
 - The words "via RDC at SFCU"
 - The Account Number you wish to deposit into
 - Payee's Endorsement (signature)
5. Take separate pictures of the front and back of the check(s).
6. Select Save Images.
7. Review and Submit your Deposit.

Q. How do I make a deposit using Remote Check Deposit through the desktop?

1. Login to Online Banking with your desktop.
2. Under the Accounts tab, click on Remote Check Deposit.
3. Select the account into which you wish to make a deposit then click "Submit".
4. To endorse the check, include the following info on the back of the check(s):
 - The words "via RDC at SFCU"
 - The Account Number you wish to deposit into
 - Payee's Endorsement (signature)
5. Enter the total deposit amount of your check(s)
6. Scan the front and back of your check(s).
7. Review and Submit your Deposit.

Q. What types of accounts can I scan deposits into?

- Deposits can be made into your Suffolk Federal savings or checking account.

Q. What should I do with the check once it has been scanned?

- You must securely store each original check(s) for a period of ninety (90) days after you receive confirmation that your deposit has been accepted. Under no circumstances should you deposit the paper check. You will receive an email notification when your deposit is accepted, or you can reference your monthly statement to monitor your deposits. Once the ninety (90) days has elapsed, you can destroy the original check(s) by shredding or another secure method. Please note, you are solely responsible and liable for the security and storage of the original checks and take full responsibility for any loss or misappropriation of these checks.

Q. How do I get a copy of my deposit?

- Sign into your Online Banking through a desktop. Under the Accounts tab, select Remote Deposit. In the Deposit History Tab at the top right corner of the page, a listing of your scanned deposits will be displayed. If you click on the icon, you can view the deposit details along with a copy of the items included in that deposit. If you click on the icon, you can download a copy of the deposit and print it or save it to a file on your computer for your records.

Q. How long is my deposit history available for viewing?

- Deposit history is available for viewing online for 18 months. For deposit history older than 18 months, you can contact our Member Service Center at 631-924-8000.

Q. What types of checks can be scanned for deposit?

- Acceptable Checks:
 - Single-party, domestic checks made payable to the owner(s) of the Suffolk Federal account.
- Unacceptable checks:
 - Savings Bonds
 - Money Orders
 - Foreign checks
 - Third party checks
 - Photocopies of checks
 - Items stamped "non-negotiable"
 - Incomplete checks
 - Stale-dated or post-dated checks
 - Checks that contain evidence of alteration to the information on the check
 - Checks purported to be a lottery or prize winning
 - Checks previously submitted for deposit