

## **AAEC Deposit FAQ's**

### **What is my User ID and Password for AAEC Deposit?**

Your User ID and Password are the same as your Virtual Branch online banking credentials. \*If your logon is not 6 characters in length you will need to add leading zeros to make it 6.

### **When am I able to submit my deposit?**

You can make a deposit using the AAEC Deposit App any time, 24 hours a day, 7 days a week.

### **How should I endorse my check?**

Your check MUST include a restrictive endorsement of "**For Remote Deposit Only at AAEC CU**" written on the back of the check above the authorized signature. Any item not bearing this endorsement will be rejected.

### **How many checks can I deposit at one time?**

You'll only be able to deposit 1 check at a time. However, you may make multiple deposits in a day.

### **How many checks can I deposit using AAEC Deposit?**

You can deposit as many checks as you'd like up to your daily dollar deposit limit; however, you can only deposit one check at a time.

### **What do I do with my paper check after I make the deposit?**

We recommend that you keep the check for 45 days after making your deposit to ensure that your check has been properly processed in our system. We also suggest that, using pencil, you record the date you remote deposited the check on its face, to help you avoid accidentally depositing it again.

### **I accidentally deposited the same check twice. What happens now?**

If you deposit the same check more than once, one of the deposits will be rejected or returned. Refer to the financial institution's returned check policy or contact us at the Credit Union for more information and our fee amounts.

### **I keep getting an error message when trying to make a deposit with the app. What do I do?**

Please contact the Credit Union at 847-392-1922 and we will be happy to assist you.

### **Which types of checks are not eligible for remote deposit?**

- Third party checks
- Checks with multiple payees
- Stale dated checks
- Foreign checks
- Checks payable to CASH
- Postdated checks
- Altered checks

**We want to make sure we are providing you with the best possible service both in person and with our electronic options. You may always contact us for help.**

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