Q: What is SecureLink eDeposit?
A: eDeposit is a free and secure 24/7 online/mobile service that allows you to deposit checks into eligible Power Financial Credit Union checking accounts from anywhere you have access to Online/Mobile Banking using an approved device (scanner attached to your computer or smartphone).

Q: Who is eligible for SecureLink eDeposit?
A: Members who are at least 13 years of age or older, have a checking account with Power Financial Credit Union and are in good standing with the Credit Union.

Q: How do I register for SecureLink eDeposit?
A: You can begin using eDeposit within Online Banking after accepting our eDeposit Service Agreement. If you prefer to take pictures of your checks using your smartphone or tablet simply download the Mobile Banking App.

Q: Will my deposit be held when using this service?
A: Yes, your deposits can be held according to our PFCU's Funds Availability Policy. Please refer to your account for available balance.

Q: How soon do I have access to my eDeposit funds?
A: Your funds may be available the same business day if your deposit is made before 12pm noon. Deposits made after 12pm noon may be credited and available the next business day. All deposits are subject PFCU's Funds Availability Policy.

Q: What types of deposits are accepted through SecureLink eDeposit?
A: Personal Checks, Cashier's Checks, Corporate Checks, Money Orders, Government Checks are all accepted. All checks must be in U.S. funds payable to the name(s) on your account and endorsed by all payees. Canadian items in U.S. funds are not acceptable.

Q: Is there a fee for using SecureLink eDeposit?
A: No. There are no fees for using PFCU's Online Banking or eDeposit service. There are fees for returned items that are deposited. Please refer to our fee schedule for more information.

Q: Is there a limit to how much I can deposit with SecureLink eDeposit?
A: Yes, there is a daily and rolling 30 day limit, as well as a per item limit amount. Each deposit you make through eDeposit will reduce your deposit limit. Once we receive and approve your deposit, the limit will increase by the deposit amount of the check(s) we approve. For more information or to request an increase contact us at 800-548-5465.

Q: Is SecureLink eDeposit safe?

A: eDeposit is available after signing into our secure and encrypted application. Please refer to Privacy and Security section of our website for more information.

Q: When is SecureLink eDeposit available?

A: eDeposit is available 24 hours a day, 7 days a week*. The only exceptions will be during scheduled system maintenance and month-end processing. Please note that deposits made on a weekend/holiday will be processed the next business day.

* Please note that Service availability is at all times conditioned upon the corresponding operation and availability of the communication systems used in communicating your instructions and requests to the Credit Union. We will not be liable or have any responsibility of any kind for any loss or damage thereby incurred by you in the event of any failure or interruption of such communication systems or services resulting from the act or omission of any third party, or from any other cause not reasonably within the control of the Credit Union.

Q: Do I need to include a deposit slip with my scanned check deposit?

A: No. The eDeposit program generates an electronic record with each deposit.

Q: How long can I view my deposit history?

A: If you made a deposit using the Online/Mobile Banking, your deposit history is maintained for review for 18 months.

Q: What should I do with my original check?

A: For your protection, after making your deposit through eDeposit, please retain the original check for up to 30 days after receiving confirmation that it has been credited to your account. When you are ready to discard it, mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again.

Q: What does the status of my deposited item mean?

A: Once you submit your deposit these are the three statuses prior to the deposit posting to your account.

- Held for Review – The item is being reviewed by a processor
- Deleted – The item was deleted due to a discrepancy with the item
- Accepted – The deposit was reviewed and accepted and is ready for posting

Note: eDeposit items will post to your account same day if submitted before noon. Otherwise, accepted deposits will post the following business day. There may be holds on deposited items as set forth in the Credit Union's Funds Availability Policy disclosure.

Q: How can I check the status of my deposit?

A: If you made a deposit using the desktop method, you can check the status of your deposit by logging into Online Banking, click on *Additional Services*, select SecureLink eDeposit then select *Deposit History*. If you made a deposit using our Mobile App, you can check the status of your deposit by logging into the Mobile App and clicking on the *Review* button.

Q: Do I need any special equipment or software to use SecureLink eDeposit with my smartphone?

A: You will need to download our mobile app from your device's marketplace.

Q: How should I endorse my check(s)?

A: The endorsement should include the signatures of all of the payees along with "For Mobile Deposit Only" restrictive endorsement. Missing or incorrect endorsements may delay the processing of your deposits.

We recommend that you use black ink only for your endorsement and write legibly on the check to better enable the mobile app to capture the image.

Desktop Scanner Option

Q: How do I make a deposit via SecureLink eDeposit with check scanner?
- Simply log into Online Banking at www.powerfi.org
- Select Additional Services
- Select SecureLink eDeposit.
- Select the account suffix where the funds will be deposited to
- Accept the SecureLink eDeposit Agreement.
- Follow the prompts to scan or load to deposit your check.

The prompts include the following steps:

- Endorse the back of the check and write "For Mobile Deposit Only" below your signature.
- Scan the front and back of the checks or money orders you want to deposit. If you previously scanned the items and saved them on your computer you can upload the images utilizing the Load option and browse for the front and back of the image.
- Submit Deposit.
- The deposit is sent to us through a secure Internet connection.
- The funds will be deposited into your account after our review and approval and are subject PFCU's Funds Availability Policy.

We recommend that you use black ink only for your endorsement and write legibly on the check to better enable the scanner to capture the image.

Q: Do I need any special equipment or software to use SecureLink Deposit with check scanner?
A: A TWAIN compliant scanner is required. Most scanner software supports the TWAIN specification. Wireless scanners may not be compatible. No special software is needed. If the software does not recognize the TWAIN compliant scanner or Wireless Scanner you can upload the image utilizing the Load Method.

Q: What are the minimum system requirements necessary to use SecureLink eDeposit with check scanner?
A: The minimum supported environments include:

- Windows 8.0+, with Internet Explorer, Firefox or Chrome
- Mac OSX 10.8+ (Load with Safari)

Q: What can I do if my scanner is not recognized?
A: PFCU cannot diagnose general scanner and PC problems. You can use the Load functionality. Capture check images using scanner utility tool or another predetermined method; save these images in a location to which you can browse. All other internet browsers or Mac computers, you will use the Load button to upload front and back image files. Browsers that are certified have passed our security testing. By using an unsupported browser, you may not be able to view the take full advantage of all the features within eDeposit.

Supported Browsers:

- Internet Explorer
- Firefox
- Chrome (Windows Only)
- Safari (Mac Only)

Q:Which configuration method should I utilize for Desktop eDeposit?
A: eDeposit Desktop has three modes of operation; ActiveX (for Microsoft Internet Explorer users), Java (a cross-platform friendly downloadable java applet), or load option (a pure HTML/javascript solution). Direct scan also requires either of the downloadable modes, ActiveX or Java. In all three modes, you may alternatively load check image JPEG files that have been captured separately by your scanner software.

ActiveX Configuration:

ActiveX mode is for users of Microsoft Windows® and the Internet Explorer web browser only. Users of Windows and Internet Explorer who want the efficiency of working directly with your TWAIN compliant scanner should use ActiveX mode. This mode requires the download and installation of an ActiveX control called EZTwainX developed by Dosadi.

Installation of this ActiveX control requires your authorization, please pay close attention to the security warnings and following the installation instructions.

Java Configuration:

Java mode is for users who want the efficiency of working directly with your 32-bit TWAIN compliant scanner using a java applet. This mode can work for users of Windows, and using browsers like Firefox and Chrome. Java mode requires the download and installation of a Java applet from Vertifi Software, with the embedded Morena Image Acquisition Framework from GNOME Ltd. for TWAIN capabilities.

Installation of this java applet requires your authorization, please pay close attention to the security warnings and following the installation instructions. Use of TWAIN direct scan mode requires that your browser and java software are both running in 32-bit mode.

Load Configuration:

Load function mode is for users who want a pure HTML/JavaScript experience, without the technical challenges and security warnings of downloadable software. In this mode, you are required to separately capture front and back check images (JPEG, PNG or GIF) that are properly cropped, and upload those files for deposit.

Load mode is the most compatible mode, but requires the most effort each time you make a deposit. You accept the responsibility of capturing, uploading, and subsequently removing check image files from your computer