About My Deposit

What is My Deposit?
My Deposit is a revolutionary service that allows you to deposit checks directly into your SECU personal checking, savings, or Money Market account from your home or office! Using your internet-connected computer and personal scanner, checks can be conveniently deposited with just a few simple steps.

Who is eligible for My Deposit?
To qualify for My Deposit, members must be in good standing, have an active SECU personal checking account, have been a member for at least 30 days, and have activated Online Banking.

The My Deposit service is **not** available for business members. For their needs, we offer a Remote Deposit Capture service with more of the features our Business members require.

Do I need a special scanner?
No. My Deposit works with most TWAIN-compliant scanners excepting wireless scanners, network scanners, travel scanners, and/or duplex multi document scanners. Almost all scanners manufactured within the last 5 years are TWAIN compliant, including most all-in-one printer/scanner/fax machines. Please note that we have had problems with the Cannon 120 scanner.

Note for Mac users: If you are using an HP scanner with your Mac, Java will not work and you must use the upload method.

What types of SECU accounts accept My Deposit?
You may deposit funds into any of your SECU personal checking or savings accounts, including Money Market Accounts.

What do I need to use My Deposit?
- High speed internet connection
- Scanner directly connected to your PC or Mac
- Java version 1.6.0_24 or later
- Web Browser security set to allow cookies from 3rd parties
- Pop-up blockers disabled

PC	Mac
- Windows XP® with Service Pack 2, Windows Vista™, or Windows 7™ - Internet Explorer 8+ (Note: Internet Explorer 64 bit is not supported), Chrome 10+, or Firefox 3.6+ - Web Browser security set to allow cookies from 3rd parties - Pop-up blockers disabled	- OS 10.6.6 or later - Safari 5+ or Firefox 4.0+ - Java set to 32 bit mode (will not work with 64 bit) *Note for Mac users: If you are using an HP scanner with your Mac, Java will not work and you must use the upload method*

Can I use My Deposit with my iPad
My Deposit is for personal computer and scanner only. However, you may use an iPad2, iPhone, or Android phone with our Mobile Deposit service in Mobile Banking.

Is My Deposit secure?
Yes. By signing into SECU's Online Banking with your unique username and password, you are accessing a secure and encrypted site. Since My Deposit is located from within Online Banking, it is secure as well.

What types of SECU accounts accept My Deposit?
You may deposit funds into any of your SECU personal checking savings, or Money Market accounts. However, in order to qualify for My Deposit, you must have an active SECU checking account, be a member in good standing, have been a member for at least 30 days, and have activated Online Banking

Getting Started with My Deposit

How do I access My Deposit
When you log into Online Banking, you will see the My Deposit icon in the left hand side of your screen beneath your menu options.

Click on this icon to open My Deposit. Accept the Terms and Conditions presented, then follow the prompts to get started!

What if I don't have the My Deposit icon?
Unfortunately, it means that you currently do not qualify for My Deposit. To qualify for My Deposit, you must have an active SECU checking account, be a member in good standing, have been a member for at least 30 days, and have activated Online Banking.

What types of checks may I deposit through My Deposit?
My Deposit allows you to deposit only single-party, domestic checks payable to a person.

Checks payable to a business or estate, Savings Bonds, traveler's checks, foreign checks, third party checks, items stamped with "non-negotiable", incomplete checks, stale-dated or "post-dated" checks, any checks that contain evidence of alteration to the information, checks purported to be a lottery or prize winning, and checks previously submitted for deposit are not acceptable for My Deposit.

Using My Deposit

When will my deposit be credited to my account?
The first $500 of your deposit is immediately available. The balance of deposits in excess of $500 made after 4:00 pm ET will be available on the 2nd business day after your deposit. Please note that deposit amounts may be adjusted up to 2 business days after a deposit is made.

What fees are charged to use My Deposit?
SECU's My Deposit service is free of charge. Please note there may be a fee for checks deposited that are later returned.

What should I do with the check once it has been scanned?
Store your check(s) in a safe place until you receive confirmation in Online Banking that your deposit has been accepted. You should wait 90 days to ensure both SECU and the issuing institution honor the check. Then destroy the check by shredding or another commercially acceptable means of data destruction

How do I know that my check was submitted for deposit?/What proof do I have that my check was deposited?

The quickest way to verify your deposit is to go into Online Banking or Mobile Banking and see the deposit credited to your account.

Additionally, with My Deposit, you can have an email confirmation sent to you or print a receipt that includes a deposit receipt confirmation number and a copy of the check deposited.
When will I be able to see deposits into my accounts in Online Banking?
Deposits should appear in Online Banking within 24 business hours

I tried to launch My Deposit from Online Banking, but nothing happened.
Check that your pop up blockers are disabled. In order to use My Deposit, you must allow pop ups.

You may see a yellow Information Bar at the top of your browser notifying you that the pop up blockers are enabled and providing a link to disable them. If this is not available, try the following:

Internet Explorer	FireFox
• Go to Tools -> Options • Select the Privacy Tab • Uncheck "Turn on Pop-up Blocker"	• Go to Tool -> Options • Uncheck "Block Pop-Up Windows"

The scanner cuts off edges of my check/won't size the check correctly.
Sometimes scanners have a hard time determining the edges of a check if the check is a light color with no border, especially when the scanner lid is white. To resolve this, place a dark colored piece of paper behind the check or use a magic marker to place a dot in all four corners of your check.

What do I do if my check is rejected in My Deposit?
Double check the following:
- all check images are correctly cropped
- the MICR line (the bottom portion of the check that includes your account number and SECU's routing number) is fully visible
- there is space between the MICR line and the edge of the image
- the check's front image is right side up and the check's back endorsement is above the arrow on the right
- the check number, payee, endorsement, character (numeric) amount, legal (written) amount, and MICR line are all readable

If the check continues to be rejected, bring it to one of our imaging ATMs or branches for deposit.

Where can I find more help or additional FAQs?
My Deposit has a robust help library. Simply click on the "help" link in the top right of all My Deposit screens.