

## How do I get started with ✓Deposit Online?

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1. Log on to eBranch (if you're not enrolled, [enroll now!](#))
2. Go to "Accounts"
3. Click "Check Deposit" in the list on the left
4. Read and agree to the ✓Deposit Online Disclosure, which includes agreeing to a credit check (for eLimit) and to receiving all statements and notifications from ActorsFCU through eDocs, our electronic document program
5. Wait for the email with your assigned eLimit (usually the next business day)—and start depositing!

## How do I ✓Deposit my checks?

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1. Once you've been assigned your eLimit, log on to eBranch
2. Click "Check Deposit"
3. Enter 3 pieces of information from the check:
  - the maker's name
  - the check amount
  - the MICR numbers (the numbers along the bottom of the check)
4. Choose checking or savings
5. Print your ✓Deposit Online Confirmation (if you don't have a printer, simply include the Confirmation Number with your check[s])
6. Mail the confirmation in with the endorsed check to one of our branch offices. We need to receive it within 7 business days. ✓Deposited checks cannot be processed at PayNet Check Cashier locations.

## Are there any limitations on the types of checks I can deposit?

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You cannot deposit

- third-party checks
- double-endorsed government checks (city, state, or federal). The check must be made payable to the name(s) listed on the title of the account. If the check is made payable to two people, both names must be on the account.
- post-dated checks and checks drawn on foreign financial institutions, even if they're drawn in U.S. dollars. This includes all checks drawn on Canadian financial institutions, even if they're drawn in U.S. dollars payable through a U.S. bank.
- U.S. Savings Bonds

## What if ActorsFCU doesn't receive my mailed-in check within 7 business days?

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The deposit will be reversed and you will be charged a fee (refer to our Fee Schedule).

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## What's an eLimit?

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The amount of money that we will make immediately available to you on your ✓Deposit. eLimits range from \$250 to \$2,500 if you qualify. eLimits are individually assigned based on a member's credit report. Some members may not qualify for eLimit, but may still qualify to use ✓Deposit Online. Even if eLimit is not available, immediate funds may still be available through eZ Hold, if money is available in other accounts.

## How do I get an eLimit?

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After you've signed up for ✓Deposit Online, we'll check your credit report and assign an eLimit for you.

## What happens if my account balance is negative?

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eLimit will be unavailable.

## How much can I ✓Deposit?

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As much as you want. The amount immediately available to you will be limited to your available eLimit plus other funds that can be held through eZ Hold.

## How does eZ Hold fit into the picture?

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We automatically add the funds availability of eZ Hold to your eLimit to maximize the cash available on your deposits (see the examples on the main ✓Deposit Online page). In the event that you're not eligible for an eLimit, you may still qualify to use ✓Deposit Online, and eZ Hold can still give you immediate access to your money if you have available funds on deposit.

## Will you notify me when my checks are received at the office?

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Yes, you'll get an email notification that you have a new eDoc waiting for you. The eDoc will confirm our receipt of your check.

## What happens if a check I deposit and receive credit for is returned unpaid?

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You are responsible for the amount of the item if ActorsFCU is unable to collect and receive payment. The amount will be deducted from your account, and you'll be charged a fee. Depending on your funds, it is possible that deducting the amount will cause your account to go negative.

## When will my "holds" be released?

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Once the item(s) has been received by ActorsFCU, the remainder of the funds that have not been given immediate availability by your eLimit or by eZ Hold will be processed according to ActorsFCU's normal "funds availability schedule" ("holds"). In addition, once the item is received by ActorsFCU, the dollar amount of your eLimit availability that was extended on a deposit won't be available for future deposits until ActorsFCU's normal funds availability schedule expires.

### Can you give me an example?

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When you deposit a check using ✓Deposit Online—say for \$1,000—and you have an eLimit of \$700, you'll get \$700 immediately available to you (provided you haven't already used your eLimit on a previous deposit). When we receive the actual check, we will then distinguish what the actual "hold" needs to be on that check: zero days, 3 days, or 5 days, depending on ActorsFCU's normal "holds" schedule (funds availability guidelines). You will not be able to apply the \$700 eLimit to another deposit for the designated number of days (the "hold"), and the \$300 balance will be unavailable for that amount of time as well.

### What if I deposited a check and used part of my eLimit but then make another check deposit online ?

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If you deposited a check for \$1,000 and you have an eLimit of \$1,250 that hasn't been used at all, the full \$1,000 will be made immediately available to you. The next day you ✓Deposit another check, this one for \$600. You have \$250 left available in your eLimit, so \$250 will be made available to you immediately. If you have other funds on deposit, it is possible that the other \$350 will be made available through eZ Hold.

### How will I know my holds are released?

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By checking on your Accounts page and noting the difference between your Balance and your Available Balance.

### What kind of checks can I deposit?

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Any checks drawn on U.S. financial institutions in U.S. funds, including money orders and traveler's checks.

### Are there any other requirements?

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In order to use ✓Deposit Online, you must sign up for eDocs—ActorsFCU's electronic documents program. You will receive all your statements and other notifications securely through eBranch. You will also have to give ActorsFCU permission to obtain a credit report.