

Brooklyn Coop Remote Deposit Capture Instructions

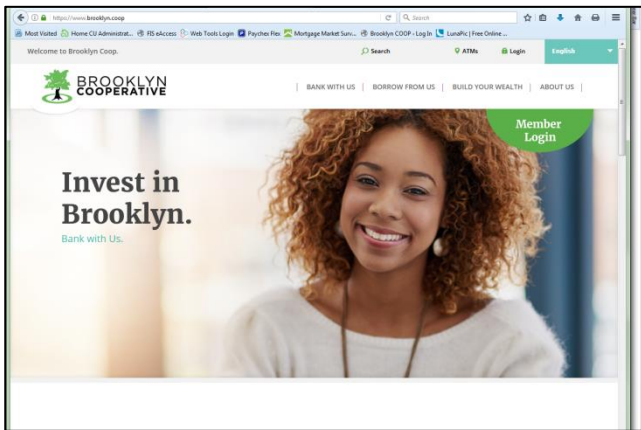
Remote Deposit Capture (RDC) is a service offered through Brooklyn Coop’s mobile application. With RDC you can deposit checks to your account by sending us a photo of the front and back of the check with your smartphone or tablet.

Brooklyn Coop members must request this service individually through the mobile app. You will be informed whether you qualify and what daily deposit limit will apply. Please read the Remote Deposit Capture Terms and Conditions when enrolling in RDC to understand your rights and responsibilities, and how to use RDC.

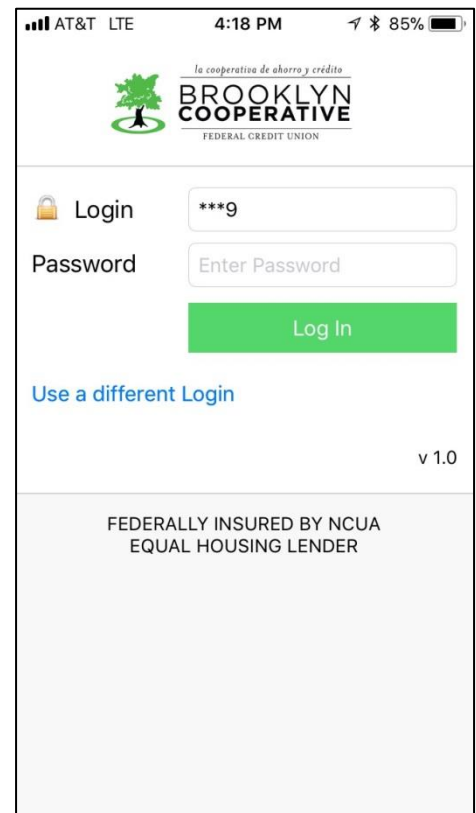
There is no fee from Brooklyn Coop to use RDC. You may incur data fees from your mobile service provider.

How to Enroll in RDC

(1) Enroll in Brooklyn Coop’s online banking by setting up your online account from a desktop computer.

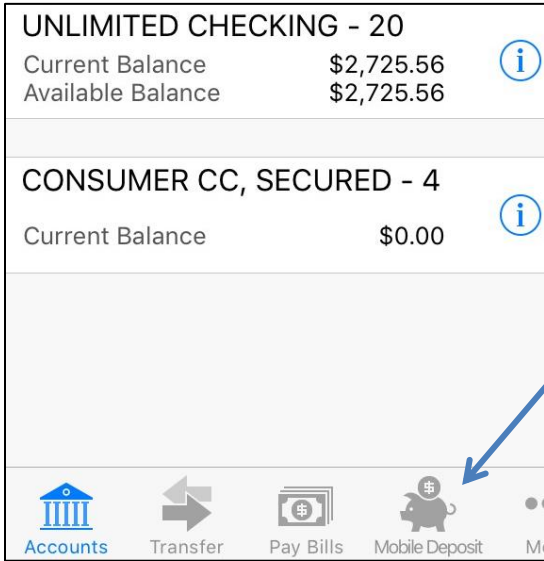


(2) Download the BCoop mobile app onto your smartphone or tablet.

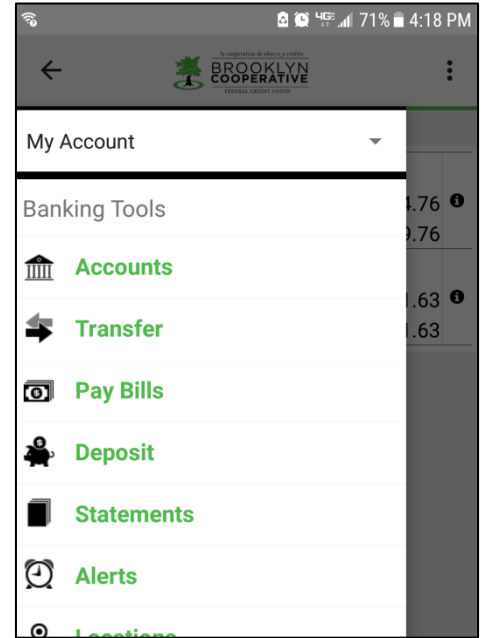




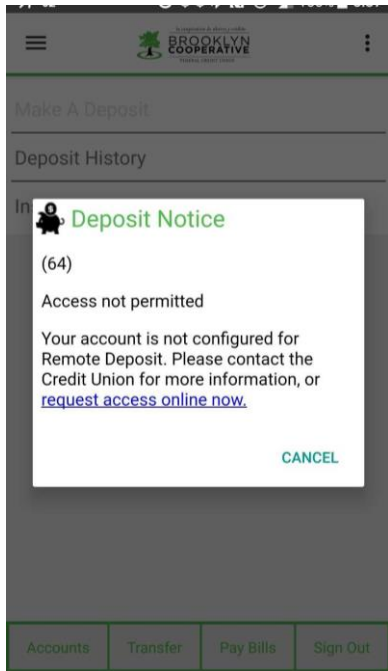
(3) In the App menu, tap on Deposit or Mobile Deposit



Tap on **Deposit**



(4) It will tell you that you must enroll first, which you do by filling out a form.



Click on "Request access online now"

Fill out and submit Remote Deposit Application to sign up for RDC

Remote Deposit Application

Primary Account Owner:

All Fields Are Required

Account #:

Email:

Full Name:

Cell Phone:

How many Mobile Deposits/month do you expect to send?

What is the maximum amount of Mobile Deposits/day you expect to send?

By pressing "Send Request" below, I acknowledge that I have read and agree to the terms of the [Brooklyn Cooperative FCU Online Services Agreement and Disclosure](#)

Send Request

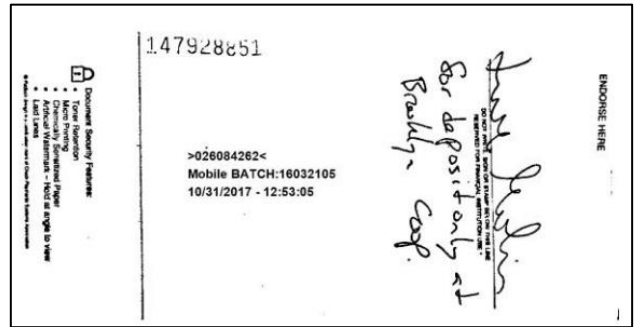
(5) We will inform you in 2-3 business days whether you are enrolled and what your daily deposit limit is.



How to Deposit your Checks

(6) Endorse the back of your check with your signature, account number, and the words **‘FOR DEPOSIT ONLY AT BROOKLYN COOP.’**

Without these words, we cannot accept the check and will send it back to you.



(7) Open the mobile app and click on ‘Make a Deposit’.

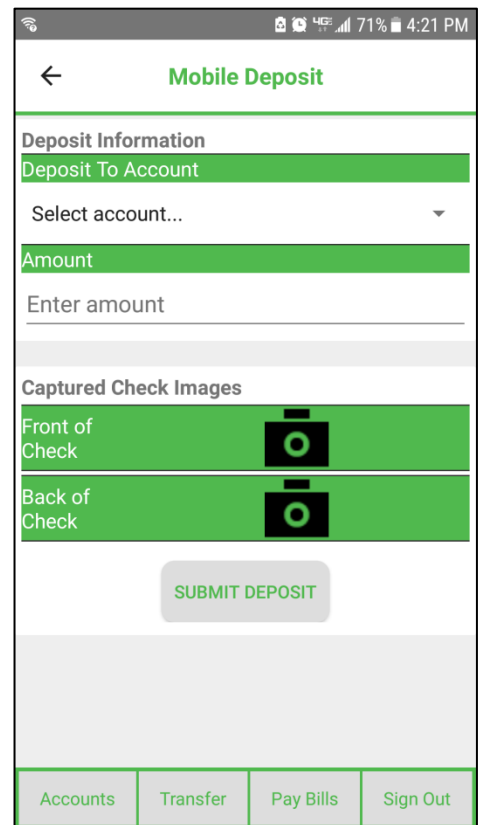
Select the **Account** where you wish to deposit the check.

Enter the **Amount** of the check.

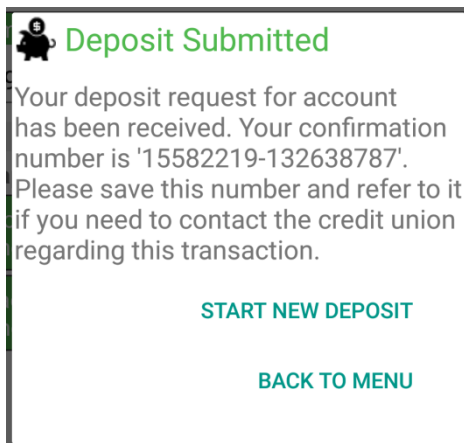
Tap the **Front of Check** box to take a picture and repeat for the **Back of Check** box. Be sure to capture all 4 corners of the check.

Click on **Submit Deposit** when done.

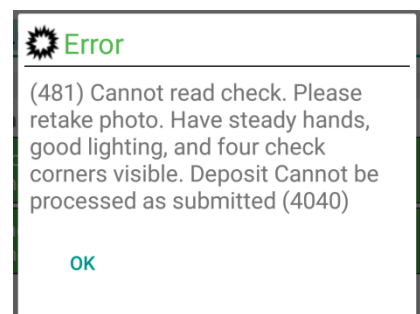
Remember that the check endorsement must include your signature and **“For Mobile Deposit only at Brooklyn Coop”** clearly printed.



(9) If the transmission works, you will see this confirmation box.



If it doesn't, you will see this box and you have to try again.





la cooperativa de ahorro y crédito

**BROOKLYN
COOPERATIVE**

FEDERAL CREDIT UNION

Who can use RDC?

RDC is available to Brooklyn Coop members who meet the following eligibility requirements.

- Must have at least 3 months of consecutive account history
- Must not have any accounts in a charge-off status
- Must not have more than two overdrafts within the last year
- Must not have any bounced checks in the last year.

How do I endorse my check?

Proper endorsement is your signature along with “**For Mobile Deposit Only at Brooklyn Coop**” clearly printed.

Are there time restrictions for submitting checks to the bank?

You may use this service at any time. Deposits made Monday through Friday on a business day we are open must be completed by 2:00 p.m. for the credit union to consider that day to be the day of your deposit. Deposits made after 2:00 p.m. or on non-processing days will be processed on the next business day we are open.

What should I do with the original paper check after I make the deposit?

Store the checks in a secure location for 30 days from the date of the deposit. We may request the original to be provided to us in the event there is a dispute. After the 30 days, destroy the check in a manner that ensures the check cannot be represented.

When will I be able to see the deposit in my account?

You will be able to see the deposit in your account after our end of day processing completes. Refer to Availability of Funds section of the Remote Deposit Capture Terms and Conditions.

How will I know if my deposit has been accepted?

Record of your deposit will be visible on your account activity. If a deposit is rejected after you received a Deposit Confirmation, you will receive an email notification and/or a credit union employee will contact you.

What type of checks can be deposited using RDC?

You may deposit personal and business checks drawn on a financial institution that are payable to you or a joint account holder in United States currency.

What type of checks cannot be deposited using RDC?

Here is a partial list of ineligible items for deposit through RDC. Refer to the Remote Deposit Capture Terms and Conditions for a comprehensive list.

- Personal Money Orders, Travelers Checks, and Savings Bonds
- Checks payable to any person or entity other than the account holder(s)
- Checks drawn on your account either with us or another institution
- Checks that are more than 6 months old, unless stated otherwise on the check
- Items that are stamped with a “non-negotiable” watermark
- Checks containing evidence of alteration to the information on the check

What do I do if RDC is not available to me?

In the event that you are not able to access RDC, you can still deposit the check at any of our branches through the ATM, by mail, or in person.

Who should I contact if I have a problem with a deposit?

Contact us at (718) 418-8232 option 0 or email at info@brooklyn.coop