



REQUEST FOR REMOTE DEPOSIT CAPTURE THROUGH BCSCU APP

System Requirements: Must have BCSCU mobile app installed and a rear facing camera.

Fees: There is a \$1.00 processing fee for each check deposit through this service.

Service Usage: You agree to only transmit eligible items that are properly endorsed with a **signature, the words "remote deposit" along with date deposited.** *We will not accept third-party checks. You will not attempt to deposit or re-present the item once it has been sent to us or anywhere else unless specifically requested to do so by BCSCU.

After submission you are responsible to retain the deposited check for 60 days in case of any submission errors. **** DO NOT REDEPOSIT REMOTE CAPTURED CHECKS****

If an item you transmit for deposit is dishonored, rejected, or otherwise returned, you agree that we may charge back the amount of the return to the account the check was originally deposited to. If there are insufficient funds in your account to cover the amount of the returned check, the account will be overdrawn and you will be responsible for payment and any related fees.

Funds Available: Any deposits over \$250.00 in one day will be given \$250.00 immediately and the rest of the funds will release after two business days. We reserve the right to reject any item transmitted through this service, at our discretion, and we may limit the amount or numbers of items you can deposit within a given period of time. If we doubt the collectability we may place an additional hold until funds are received from the institution it is drawn upon.

Termination: We have the right to revoke access at any time.

Liability: We are not liable for items we do not receive or for images that are not transmitted completely. BCSCU's liability for errors or omissions with respect to the data transmitted or printed by BCSCU will be limited to correcting the errors or omissions. You agree to your personal responsibility to ensure the security of the mobile device you own and use to access the Service. You agree that BCSCU will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for lost profits, goodwill, use data or other losses resulting from use of the Service, inability to use the services, or termination of the services, incurred by you or any third party, regardless of the form of action or claim (whether contract, tort, strict liability or otherwise) even if BCSCU has been informed of the possibility thereof. You will comply with the original and any subsequent provisions of the Agreement and all applicable rules, laws and regulations.

Printed Name

Signature

Date

Member #

Staff Member Name