

## Help and contact information

- If you are within the Interra Online Deposit section of Interra Online banking, you can select **Help** or **?** as you begin the transaction. Information specific to the page you are on will be displayed.
- Go online to [interracu.com](http://interracu.com) to access Interra Online Deposit information in the **Electronic Services** section of the **Personal Services** tab. You will find product information and links to **Frequently Asked Questions** and the **End User Agreement**.
- You can send e-mails to [onlinedeposit@interracu.com](mailto:onlinedeposit@interracu.com) with questions or requests for information.
- To speak with a representative, please call the credit union at 574.534.2506 or 888.432.2848.

## Interra *Online* Deposit



Sign, scan and send  
*Deposit from your home or office*



[interracu.com](http://interracu.com)



Your deposits are insured to \$250,000 per account. By member's choice, this institution is not federally insured.

03/10



# Interra *Online Deposit*

With Interra Online Deposit, you can do almost all your banking from the comfort and convenience of your home or office. Using an everyday desktop scanner, you have the ability to simply scan and submit digital images of paper checks to the credit union for deposit.

You don't need any special hardware. Interra Online Deposit works with almost all commercially available scanners, including specialty scanners for high volume business accounts.

## *It's easy to register*

- Register for Interra Online Deposit within Interra Online banking.
- You will receive an e-mail notification to let you know if your registration is approved. It will also include frequency and dollar limitations of the Interra Online Deposit service. (Please allow up to two business days to process your registration.)

## *Hardware and software specifications*

To ensure a quick and easy process, please click on the ? next to the scanner button in Interra Online Deposit.

## *Access your funds*

Checks submitted for deposit prior to 3:00 pm Eastern Time (ET) will be credited to your account on the same business day. Deposits submitted after 3:00 pm ET will be credited to your account on the next business day. Business days are Monday through Friday, excluding holidays.

Please refer to our *Funds Availability Policy* to find out how soon your deposit will be available for your use.

## *Some items can't be submitted*

- U. S. Savings Bonds.
- Any item drawn on your account(s) at Interra or another financial institution.
- Any item that is stamped with a "non-negotiable" watermark.
- Any item that contains evidence of alteration to the information on the check.
- Any item issued by a financial institution in a foreign country or not payable in U.S. dollars.
- Any item that is incomplete (i.e., missing the date, missing the payee, etc.)
- Checks previously endorsed by Interra Credit Union.
- Any item that is stale dated or post dated.
- Any third party check.

## *Keep your checks*

Once you have scanned your check(s) and your deposit has been credited to your account, securely store the original check(s) for 60 days before destroying it/them.

## *Retrieve check images*

You can access check images in the Interra Online Deposit account history for 18 months.

## *Fees...or free*

The service is available at no cost if you process up to ten items per calendar month. If you exceed ten items, there is a \$25 charge for that month, and a 3-cent per item fee over 10 items, deducted on the first day of the following month.