

mcu *expressTeller*

FAQs

Q: What is MCU *expressTeller*?

A: MCU *expressTeller* is a revolutionary consumer remote deposit service that allows you to deposit checks directly into your account from the comfort of your home or office! Using your Internet-connected computer and almost any scanner, checks can be deposited with just a few simple steps.

Q: What steps are involved in using MCU *expressTeller*?

A:

- Select whether to use the built-in scanner software or your own scanner software.
- Select the account you wish to make the deposit to.
- Enter the dollar amount of the check.
- Scan the front of the check and validate items.
- Scan the back of the check and validate items.
- Confirm the deposit.
- Print the deposit receipt.
- Attach a note to your check and keep both for 90 days.
- Repeat this process for additional deposit items

Q: Do I need a scanner to use with MCU *expressTeller*?

A: Yes, a scanner is required. Most scanners are supported.

Q: What types of scanners can I use with MCU *expressTeller*?

A: Most of the scanners available to consumers on the market are supported by MCU *expressTeller*. As long as your scanner is TWAIN compliant, you will be able to use your scanner with MCU *expressTeller*. Be sure to install and test your scanner before using MCU *expressTeller*.

Q: Is MCU *expressTeller* secure?

A: By signing in to Online Banking with your unique Access ID and Passcode, you are entering a secure and encrypted site. Since MCU *expressTeller* is located from within Online Banking, it is secure as well.

Q: Why am I not eligible to use the service?

A: MCU *expressTeller* may not be available for your account due to one or more of the following reasons listed below:

- Deposit restrictions on your account
- Current or previous collections history
- Credit worthiness
- Fraudulent activity on your account
- Age requirement (this service is not available to account holders under 18)

- Account type (this service is only available on consumer accounts)

For further assistance and details, please contact Customer Service at (847) 342-9300 or (800) 662-2772 Monday, Tuesday, Thursday, and Friday from 8:00 am to 6:00 pm; Wednesday from 11:00 am to 6:00 pm; or Saturday from 8:00 am to 1:00 pm.

Q: What are the system requirements to use MCU *expressTeller*?

A:

- Windows 2000®, Windows XP® with Service Pack 2, Windows Vista™ or MAC OS X
- Internet Explorer® 6 (with security set to medium), Internet Explorer® 7 (with security set to medium high), Firefox 2.0 and up, Safari 3.1 and up
- Broadband (at least basic DSL or cable)
- TWAIN compliant document scanner

Q: Will I have to download anything to use MCU *expressTeller*?

A: If you would like to use the built-in scanning software within MCU *expressTeller*, you will need to download an Active X component – an application that will enable MCU *expressTeller* to communicate with your scanner.

Q: Are there any requirements to use the built-in scanning software for MCU *expressTeller*?

A: Yes, you must be using an Internet Explorer web browser and have Administrative privileges on your computer.

Q: How do I know where to download Active X from?

A: The first time you use MCU *expressTeller*, you will notice a yellow Information Bar at the top of your Internet Explorer browser window. You will be prompted to install an Active X control called EZTwainX by Dosadi. Your web browser pop up blocker must be disabled.

Q: I tried to access MCU *expressTeller* from Online Banking but the application window did not launch. What do I need to do?

A: In order to access MCU *expressTeller*, your pop-up blockers need to be disabled.

Q: How can I disable the pop-up blockers?

A: You may see a yellow Information Bar at the top of your browser alerting you that the pop-up blockers are enabled and providing a link to disable pop-up blockers.

If this option is not available to you and you are using Internet Explorer as your browser, follow the instructions below:

1. Go to Tools->Options
2. Select the Privacy Tab
3. Uncheck "Turn on Pop-up Blocker"

If you are using Firefox as your browser, follow the instructions below:

1. Go to Tools->Options
2. Uncheck "Block Pop-Up Windows"

Q: Is it safe to download Active X?

A: Any Internet control that accesses devices on the user's machine poses a potential security threat. MCU *expressTeller* uses signed controls that verify the authenticity of the Active X and provide instructions on what you can expect.

Q: What if I don't want to download Active X?

A: No problem. You can use your own scanner software to scan and save your checks and then simply upload them into MCU *expressTeller*. Select "Use Your Own Scanner Software" from the drop-down list.

Q: Are there any requirements if I want to use my own scanner software?

A: Yes, you must ensure that the image you are going to upload:

- Be in grayscale
- Be saved as jpg
- Have a resolution of 200 dpi or higher
- Be smaller than 1 MB

Q: Why is there more than one scanner driver listed in the drop down menu in MCU *expressTeller*?

A: The application locates all scanner drivers available on your PC and displays them in the drop down menu. Select the scanner that you wish to use. Ensure that the scanner driver is installed on your PC, connected to your PC and turned on.

Q: How do I deposit checks using the built-in scanner software or my own scanner software?

A: Please review the HELP information available within the application. Click HELP in the upper right hand corner. Details instructions are provided on selecting a scanner, uploading, flipping and cropping images.

Q: May I deposit multiple checks simultaneously?

A: No, you must deposit each check separately.

Q: Why does the front of the check scan with extra space and needs to be cropped?

A: The imaging process depends on the scanner. Some scanners scan the check with extra space and some with no space around the check. We recommend that you place four black dots (the size of the pencil eraser) in the four corners of the check before scanning the check. This will help the scanner determine the outline of the check so that you will not have to crop extra space.

Q: What do I do if the check image uploaded is completely blank?

A: If you are using the MCU *expressTeller* built-in scanner software, your scanner may be slightly different from the example scanner. Most scanners have an arrow showing the

correct corner to place the check. Please validate that the check is located according to your scanners arrow. To rescan, click BACK and then click SCAN FRONT OF CHECK.

Q: What do I do if the check image uploaded is very small?

A: Repeatedly click UNDO until the original scanned image gradually appears. Manually crop the image by clicking CROP. Click on the top left of the check then click on the bottom right of the check, then click CROP.

Q: What do I do if the check image uploaded is over-cropped?

A: Repeatedly click UNDO until the original scanned image gradually appears. Manually crop the image by clicking CROP. Click on the top left of the check then click on the bottom right of the check, then click CROP.

Q: What do I do if the application does not allow the deposit because the image must be 200dpi but my scanner settings are set to a minimum of 200dpi or more?

A: The image may be smaller than your scanner settings specify. You should validate the resolution/dpi of the image. Right click the image and select Properties. Go to the Summary tab to see the Resolution/dpi.

Q: What do I do if the application does not allow the deposit because the image must be smaller than 1MB?

A: You should validate the file size of the image. Right click the image and select Properties. Go to the General tab to see the file size. If the image exceeds 1MB, you will need to use your scanner software or other application to resave the file with a smaller file size.

Q: How do I know that my check was submitted for deposit?

A: You can print a receipt that includes a deposit receipt confirmation number and a copy of the check deposited.

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

A: After you submit your deposit, you will be able to see the deposit in your account history in real-time. However, funds availability rules will apply based on the type of the check, check amount, and your account history.

Q: Why did my check reject?

A: There are a number of factors that could cause your check to be rejected during the MCU expressTeller process. Some of them include:

- MICR line may have been over-cropped
- Check amount could not be read
- Blank or suspect check
- Check number could not be read
- Check date could not be read
- Front signature was not detected or is missing

- Account number, routing number or other check data could not be read
- Invalid routing number information

Q: What do I do if my check rejected during the deposit process?

A: Ensure that the check images are correctly cropped, that the MICR line is fully visible and there is space between the MICR and the edge of the image, the front check image is right side up, and the back endorsement is above the arrow on the right. If you continue to experience problems, call MCU at 800-662-2772.

Q: Can I deposit all types of checks?

A: There are some types of checks that are prohibited from being deposited:

1. Checks that are payable to any person or entity other than you or include a third-party endorsement;
2. Checks that are drawn, or otherwise issued, by you or any affiliate of yours on any account of yours or of such affiliate (except in cases of a loan payment);
3. Checks that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn, including checks received via Internet solicitations;
4. Checks that have been previously endorsed by a financial institution (a bank, savings and loan, or a credit union) and are either "substitute checks" or Image Replacement Documents ("IRD") that purport to be substitute checks, without credit union's prior written consent;
5. Checks that are drawn on financial institutions that are located outside of the United States or Territories of the United States;
6. Checks that are Remotely Created Checks, as that term is defined in Reg CC; or
7. Checks which are not acceptable to credit union for remote deposit into a deposit account, including:
 - Savings Bonds
 - Mutilated Checks

Q: Can loan payments be made with MCU expressTeller?

A: Yes, a loan payment can be made with MCU expressTeller. The credit will be applied to your loan account.

Q: What is the cut off time for depositing checks through MCU expressTeller?

A: If you deposit your check before 4:00 p.m. CST, that check will be sent for processing the same business day. If your deposit is made after 4:00 p.m. CST, the check will be processed the next business day.

Q: What happens with my check after I have scanned it?

A: The check is electronically transmitted to Meadows Credit Union.

Q: Does the service have deposit limits?

A: Daily Deposit Limit - \$3,000.00

Q: What types of holds will the system place on the check?

A: The holds are determined based on whether the check is drawn on a financial institution located in-state or out-of-state.

- Check drawn on a financial institution located in-state – 2 Day Hold; first \$200 of the deposit is available immediately.
- Check drawn on a financial institution located out-of-state – 5 Day Hold; first \$200 of the deposit is available immediately.

Please note that additional holds may apply.

Q: Can additional holds be applied to my check?

A: Yes, in some circumstances additional holds may be applied to the check you deposited.

Q: Will I have an option not to accept the holds?

A: Yes, you can cancel your deposit prior to submission.

Q: What do I do with the scanned check after depositing it?

A: Please attach a note to the check and file away with a copy of the printed receipt. We recommend that you retain the check for 90 days for your records and destroy it after that time.