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## Foothills Bank & Trust: Remote Deposit Anywhere FAQ Sheet

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- ***What is RDA?***

Remote Deposit Anywhere (RDA) is a service available within Foothills Bank & Trust's Mobile Banking Application. It allows you to deposit checks directly into your Foothills Bank account(s) by taking a picture of a check using your smartphone or iPad.

- ***What are the advantages of using RDA?***

Save time by eliminating trips to the bank to deposit checks. Deposit checks into your Foothills Bank account(s) anytime from anywhere using the camera on your smartphone or iPad!!

- ***What mobile devices are supported?***

RDA is currently available for Android, iPhone & iPad. The phone camera needs to be rear-facing and 4+ megapixel resolution with flash capability. Although some different phones/devices will work for the mobile app, the camera on the device may not be considered optimal for imaging checks. The entire check needs to be captured between the overlay boundaries on a flat, dark surface to ensure proper check imaging.

- ***Who is eligible for RDA?***

Established Foothills Bank & Trust customers who are enrolled in Mobile Banking and maintain an eligible checking or savings account. Enrollment is not guaranteed, contact one of our Banking Officers today to learn more about how to qualify for RDA services.

- ***Which accounts can I deposit to?***

Customers can deposit checks into any checking or savings account held at Foothills Bank & Trust.

- ***Do I need to endorse the check I am depositing?***

Yes, you are required to endorse the back of the check you are depositing as "For RDA Deposit Only" followed by your signature.

- ***Are there any kinds of checks I can't deposit using RDA?***

YES, there are several checks that cannot be deposited

- Any check or item payable to any person or entity other than you
- Items that are drawn on your own account here at Foothills Bank & Trust (either personal or business affiliated account)
- Any check or item containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the item is drawn
- Are payable jointly, unless deposited into an account in the name of all the payees
- Were previously converted to a substitute item, as defined in Reg CC, or were otherwise cashed or deposited
- Have been previously deposited and returned
- Have been previously submitted or deposited through the remote check deposit service or through a remote deposit capture service of another financial institution

- Are drawn on a Financial Institution that is not part of the US Federal Reserve Bank System
  - Are remotely created checks, as defined in Reg CC
  - Are not payable in United States currency
  - Are payable to Cash
  - Are a US Savings Bond, money order, cashier's check or travelers check
  - Do not bear a signature of the person from whom the item is drawn or lack an issued date
  - Are postdated or dated more than 6 months prior to the date of deposit
- ***What should I do with the check after it has been deposited into my account?***

After confirming the check has been deposited into your account, we recommend that you write across the front of the check, in ink, these words: "RDA DEPOSIT ON DATE" (where DATE is the full date you deposited the check) then securely store the deposited check for a minimum of 60 days. Keep your check in a secure place until you destroy/shred it. You should keep the check for 60 days after deposit to provide sufficient time should the original item be required for any reason. After 60 days it is okay to destroy the check.
  - ***Are there cut-off times for deposits made with RDA?***

You can submit RDA check deposits 24 hours a day, 7 days a week, 365 days a year. Deposits made Monday through Friday on a business day we are open must be **completed by 8:00 PM EST** for the Bank to consider that day to be the date of your deposit. If a deposit is made on a non-processing day (Saturday, Sunday, or a legal bank holiday), the deposit will be processed on the next business day we are open.
  - ***How will I know my deposit was accepted?***

You will receive two types of notification that your deposit has been successful. First, a pop-up window will appear confirming your transaction. You will also receive an email confirming your transaction. Important Note: If you do not receive an email confirming your transaction, check your SPAM folder and take steps to ensure that future emails from this address are not blocked.
  - ***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. However, funds availability rules will apply based on the type of check, check amount, the time of deposit and your account history. Refer to the Foothills Bank & Trust Funds Availability Policy.
  - ***Will I be charged by my mobile carrier for this service?***

Your standard wireless carrier rates apply. This service does utilize the internet on your mobile device.
  - ***Is there a charge from the bank it use this service?***

Foothills Bank & Trust happily offers the RDA service FREE of charge. Please note that you may be charged for Internet access by your mobile wireless provider.