



Remote Deposit FAQs

Q. How do I sign up for Align Remote Deposit?

A. Signing up for Align Credit Union Remote Deposit is easy and efficient. Just log into Online Banking, click on Accounts and Online Deposit and accept the Terms and Conditions to enroll your account.

If you are not a Align Credit Union Online Banking member yet you can join. If you have any questions, please contact us at (800) 942-9575 Monday, Tuesday, Wednesday, Thursday 8:30 am to 4:30 pm, Friday from 8:00 am to 6:30 pm or Saturday from 9:00 am to noon.

Q: Do I need any special software or hardware to use Align Remote Deposit?

A: To use Align Remote Deposit you will need to have a scanner installed on your PC, which is capable of 128-bit U.S. security encryption. This is sometimes referred to as 128-bit strong encryption. If you do not have sufficient browser encryption you will receive an "Insufficient Browser Encryption" error message when you try and log on to Align Remote Deposit. In addition to the error message, you will be provided with links where you can obtain the required browser versions.

Q. What are the browsers and operating systems that are required to use Remote Deposit?

A. Windows XP with Internet Explorer 7+, or Vista with Internet Explorer 7+

Windows XP or Vista, with Firefox 2+

Mac OS X 10.6 with Safari 3+

*Safari on Mac OS X v10.6+ must be run in 32-bit mode

Mac OS X 10.6 with Firefox 2+

Windows 7

Note: The recommended version of the browsers listed above are Internet Explorer 8, Firefox 3, and Safari 3.1.

Q: Will I have a separate password for Align Remote Deposit?

A: No. Once you have logged into Align Credit Union's Online Banking you will be able to access your Align Remote Deposit account.

Q: Once I have signed up, how long will it take before I can use Remote Deposit?

A: Registrations will be reviewed by the Operations Department daily. You should receive an email from the credit union within 2 to 3 days to let you know you have been approved.

USAGE QUESTIONS - How to, where to etc.

Q: How can I keep track of my deposits in Align Remote Deposit?

A: Once you have logged into Online Banking, click on Check Services, click on Remote Deposit and then click on the Deposit History link. This will show the deposits you have made through Remote Deposit.

Q: When will my deposit be credited to my account?

A: We will process deposits twice daily. Deposits made prior to 3:00 p.m. EST will be credited the same business day. Deposits made after 3:00 p.m. will be credited the following business day.

Remember that our Funds Availability Policy applies to any deposits made through Remote Deposit. Be sure to verify that funds have not been placed on hold before attempting any withdrawals against these funds.

Q: Can I deposit to any of my accounts with Remote Deposit?

A: Deposits can be made to your regular (primary) savings or your checking account using Remote Deposit. If you need to deposit another account with us, simply transfer using Online Banking once the deposit has been credited.

Q: What should I do when my address changes?

A: If you move and/or change your address, please promptly notify Align Credit Union. To change your address visit any branch or download our change-of-address form. Your change request must be signed and mailed to:

Align Credit Union
PO Box 7008 Lowell, MA 01852
Attn: Operations Department

Or, you may fax your completed, signed change-of-address form to our Operations Department at (978) 454-4621

Q: How do I terminate or discontinue the Align Remote Deposit service?

A: Service may be terminated by contacting the credit union, in writing, requesting to discontinue the service. The request may be faxed to Operations at 978-454-4621.

DEPOSIT QUESTIONS:

Q: What can I deposit using ALIGN Remote Deposit?

A: You can deposit checks endorsed by you drawn on financial institutions within the United States.

Q: What cannot be deposited using ALIGN Remote Deposit?

A: You cannot deposit checks drawn on financial institutions outside the United States including Canada. You also cannot deposit savings bonds.

Q: What do I do with the original check?

A: You should keep the original check in a safe location for at least one month after the deposit had been made. Be sure the date of deposit is included in your endorsement. This will help you remember when the deposit has been made.

After 30 days, the original check should be shredded to protect you from any fraud.