

AFCUDeposit FAQ's

How do I sign-up for AFCUDeposit?

After logging into Online Account Access, select the AFCUDeposit link. Choose new user registration and complete the information needed.

Once I enroll in AFCUDeposit, how will I know I can begin using the service?

Within 3 business days you will receive separate emails containing your user name and password for AFCUDeposit.

Is there a fee to sign up for AFCUDeposit?

There is no fee.

What are the hardware/software requirements for AFCUDeposit?

- a) Internet connection
- b) PC with Windows XP or Vista
- c) Microsoft.Net Framework 3.5 Service Pack 1
- d) Internet Explorer 6.0 or Firefox
- e) WIA compatible scanner

Can I make a deposit to my account from any PC?

Yes, as long as the hardware/software requirements have been met.

When will my funds be available for me to use?

Deposits received on a business day by 2pm will be credited the same day.

Deposits made after the cut off time of 2pm will be credited to your account the next business day. Availability of funds will be pursuant to Regulation CC and AFCU's applicable funds availability schedule and policies.

Is there a limit on the dollar amount I can deposit?

No, there is no limit.

Do I need to endorse the back of my check before I scan it?

Yes, deposited checks will need to be properly endorsed and “AFCUDeposit” must be written on the back of the check under the endorsement along with your member number.

What if I forget to endorse the back of my check?

Checks not properly endorsed are subject to be rejected. If this occurs, an email notification will be sent to you.

Before scanning my check, I chose the wrong account for the deposit to go into.

What should I do?

Transfers may be performed through Online Account Access to move money from one account to another.

How long should I keep my original check once I have scanned and deposited it?

You will be responsible for the proper disposal of all checks within a reasonable amount of time. Checks deposited through AFCUDeposit are subject to final approval that an acceptable image (IRD) has been created from the original. This typically occurs within 15 business days. If an acceptable image (IRD) cannot be created, you will be notified that an IRD was not created and instructed to mail your original check to AFCU within 5 business days of notice. Checks not received within 5 business days of notice will be charged back to your account.

I have scanned my check and keep getting an error message.

If an error message, “Image Failed” has occurred, it will be necessary to mail in your check or bring it to one of our branches to be deposited.

How do I know my deposit was sent?

An email will be generated once a deposit is received and accepted. A receipt will be generated on your screen upon submitting your deposit that you may print off for your records.

If I have a deposit that has been placed on hold, how will I know when the funds are available?

An email will be generated containing any information needed if a deposit will not be released on the same business day.

What if I deposit a check to my account and the paying institution returns it back to AFCU?

Returned checks will be charged back to the account it was deposited to with any applicable fees charged also.

How do I cancel the service?

A cancellation request must be done in writing and submitted to AFCU.

Who should I contact if I have an issue regarding my deposit?

A member service specialist will be glad to assist you during our normal business by calling 501-982-1000 or 800-456-3000 outside the central Arkansas calling area.

Why is my password not being accepted?

Make sure you have not included a special character. Your password should only be made up of alphanumeric.