

O & R Utilities Employees Federal Credit Union

E-Deposit Instructions

ORUEFCU E-Deposit makes it more convenient to securely deposit checks via email or fax to your designated Credit Union account. Here's what you need to know:

Before you begin:

- You will need to have an approved **E-Deposit Application** with the Credit Union.
- We recommend you enroll in Home Banking to monitor your deposits.
- Examples of checks that are **NOT** eligible for E-Deposit include:
 - Checks payable to any other person or entity other than the account holder.
 - Checks containing obvious alteration to any of the fields on the front of the check, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on the check is drawn and that all signatures are authentic and authorized.
 - Checks drawn on a financial institution located outside the United States.
 - Checks not payable in United States currency.
 - Checks dated more than six months prior to the date of deposit or postdated.

Now to make your deposit. It's simple.

1. Sign the back of your check(s) and write %for E-Deposit Only+with your member number.
2. Scan or take a picture of the front and back of each check. Make sure the full check is in view and centered*. Email check(s) to deposit@orutilfcu.org or fax to (845)774-0835 indicating deposit to specific account.
3. Checks are processed during normal business hours up until 3:30pm. Once posted, the Credit Union will send you an email confirmation.
4. You will receive an email from the Credit Union confirming we have successfully received your deposit. Checks must be legible. If not, they will be rejected and must be resubmitted.

If you have questions, contact us at (845)774-0831, deposit@orutilfcu.org or visit our office.

***Sample E-Deposit Check:**

