

Frequently Asked Questions (FAQ)

What are the maximum daily and monthly deposit limits?

The maximum daily deposit limit is \$1,000 and the monthly deposit limit is \$2,000 for Basic Share Draft and Share Savings Accounts. The maximum daily deposit limit is \$2,500 and the monthly deposit limit is \$5,000 for Rewards Checking and Loyalty Checking Accounts.

When will I see the deposit into my account?

If you submit a deposit to us on a business day before 1:00 pm, the deposit will be processed on the same day. Deposits made after 1:00 pm will be processed on the next business day. Business days for RDA are Monday through Friday, excluding federal holidays. There may be holds on your deposit. Deposit limits are subject to change at any time; refer to the Membership Booklet for details (located on Online Banking).

How will I know when my deposit is complete?

You will receive a confirmation message immediately on your phone when a deposit has been successfully transmitted. You will also receive a confirmation email when the deposit was approved for processing if an email address was provided at time of RDA enrollment.

What should I do with the check after it has been deposited into my account?

We ask that you retain the check in a secure location for 90 days. In the event that the image of your check cannot be processed, we may ask for the original item. After 90 days, the original check should be shredded.

I received an image quality error message after taking photos of the front and back of my check. What should I do?

You will be required to retake the photos of the front and back of your check in order to submit your deposit. Consider taking the photos in good lighting, against a dark background, and ensure the photos are clear and not blurry.

If you continue to experience problems, please visit a TEFCU Branch.

What should I do if the Mobile Banking app closed while I was making a deposit?

If your TEFCU e-Mobile app stops working or crashes, you may have too many apps open and running at the same time. We recommend that you completely close all open apps before making a deposit if you are experiencing difficulties. When you reopen the app, make sure your deposit was completed if the app closed during processing by selecting **Review Deposits under the Deposits** option in the app.

Who should I call if I have questions or need assistance?

Please contact a Member Services Representative at **(301) 289-9800, option 1.**