

How can I sign up for HomeDeposit?

You can register for HomeDeposit by logging in to HomeLine Banking and clicking on Deposit on the top navigation bar.

What are the general eligibility and requirements to qualify for HomeDeposit?

- Must be a member in good standing with Vantria Federal Credit Union
- Must have a membership open for 90 days
- Must have a demonstrated a satisfactory checking account history as reported by a Consumer Reporting Agency
- Must have Vantria Federal Credit Union Checking Account open for 90 days
- Must be an active user of HomeTeller
- Must accept the disclosed terms and conditions of use
- In order to use HomeDeposit, you must have the following:
 - Microsoft® Windows® 2000, XP or Vista
 - Internet Explorer®, version 5.5 or higher
 - High-speed Internet connection
 - TWAIN-compliant document scanner (To find out if your scanner is compliant, please refer to the documentation that was supplied with the scanner. For help with your scanner, log in to your HomeLine account and click on Deposit on the top navigation bar. Then click on "Help with Scanners and Drivers" near the bottom of the screen.)

Recommended:

- Windows® XP or Vista with Internet Explorer® 7 or Firefox®* 3 Web browser OR

- Mac* OS X 10.5 with Safari 3.1 or Firefox® 3 Web browser

*Requires Java runtime environment v1.5+

How quickly will the deposit be credited to my account?

Checks submitted for deposit will be credited to your account within two business days. You will be notified via email.

How quickly will the funds be available for me to use?

Please refer to our [Funds Availability Policy](#) to find out how soon your deposit will be available for your use. Normal check holds apply.

Are there any types of checks that cannot be submitted using HomeDeposit?

The following items cannot be submitted for deposit using HomeDeposit:

1. Savings Bonds
2. Foreign Checks
3. Checks previously endorsed by Vantria FCU
4. Any item that is "stale dated" or "post dated"
5. Any item that is incomplete (i.e. missing the date, missing the payee, etc.)
6. Any item that contains evidence of alteration to the information on the check
7. Any item that is stamped with a "non-negotiable" watermark

How should I endorse the check?

The back of each check must include:

1. The words "For deposit only at Vantria Federal Credit Union"
2. The account number to which the check is being deposited
3. The account type to which the check is being deposited ie savings, checking, loan type
3. The Web site address www.Vantria.org
4. Today's date (mm/dd/yyyy)
5. The payee's signature

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

What else will I need to do to complete my deposit?

After you endorse the back of the check(s) according to the indications above, you will need to do the following:

1. Log in to your HomeLine account
2. Click on Deposit on the top navigation bar
4. Select your scanner (the system will remember the last scanner used)
5. Enter the total deposit amount of your check(s)
6. Scan the front and back of your check(s)
7. Review and submit your deposit

How long should I hold on to my check(s) after I scan it using HomeDeposit?

Once you have scanned your check(s) and your deposit has been credited to your account, you should securely store the original check(s) for 60 days before destroying it.

I have scanned the back of my check for iDeposit and I am receiving a "Too Light" error.

The "Too Light" error indicates that the back of the check is not endorsed properly. Please endorse the check as follows:

The words "For deposit only at Vantria Federal Credit Union"

- The account number to which the check is being deposited
- The account type to which the check is being deposited ie savings, checking, loan type
- The Web site address www.Vantria.org
- Today's date (mm/dd/yyyy)
- The payee's signature

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

I have scanned my check for HomeDeposit and I am receiving a "Too Dark" error.

You may need to adjust your scanner settings for brightness, contrast, and image quality. You can delete this one and rescan the check. Image brightness and size are the most common issues with scanning checks for HomeDeposit. You should only need to adjust your scanner settings once for the desired image quality.

I have scanned my checks for HomeDeposit and I am receiving an "Amount Not Recognized" error?

The "Amount Not Recognized" error occurs when multiple checks are scanned and the dollar amount of the check cannot be read. Click on the \$\$ and key in the dollar amount of the checks. Once the dollar amounts have been keyed in, you will be able to submit the deposit.

Do you have other terms of use or security information for your on-line services?

Please review Vantria Federal Credit Union's Terms of Use and Privacy Statement available on our website.

If I select "Delete" from the HomeDeposit history, does this delete the deposit from my account or just from the history?

Selecting "Delete" from the HomeDeposit history will delete the deposit item altogether.

If I have questions, where can I go to receive help?

If you are within the HomeDeposit section of HomeLine, you can select "Help" or "?" as you begin the transaction and you will see information specific to the page you are on. You can also send an email to HomeDeposit@vantria.org or call (703) 913-0700.