



DEPOSIT YOUR CHECKS AT HOME WITH... DEPOSIT ON DEMAND FROM KEMBA!

Say goodbye to the hassle of driving to a KEMBA branch to deposit your checks. KEMBA's new **Deposit on Demand** service just made life a lot easier! With **Deposit on Demand**, eligible members can log on to CU Online Banking and deposit a check from the comfort of their home or office. The best part is – the funds are immediately deposited into your KEMBA account and available for use!

Who is eligible to use **Deposit on Demand**?

You can access this new service through CU Online Banking if:

- You have a KEMBA account with Direct Deposit (Excludes Fresh Start Checking)
- You have access to CU Online Banking
- You are a KEMBA member in good standing

Here's how it works:

Step 1: Log in to CU Online Banking on our homepage.

Step 2: On the left of your screen click "Deposit on Demand," located under "Account Info."

Step 3: After reading the introduction, click the "Start" button.

Step 4: Read and accept both disclosures. Click the "Submit" button to continue.

Step 5: Your available online deposit limit will appear at the top of the next screen. From this page, click the "Start" button to make an online check deposit.

Step 6: From the drop down menu, select the account you wish to deposit your check to. This box will list just one option, unless you have multiple accounts.

Step 7: You will now enter the specific information for your check, including the recipient name (Pay to the order of), Amount, Memo, Check Number, Date, and Maker (the check issuer). If you have additional checks, please click on "Enter Another Check," and follow the same steps. Otherwise, click "Submit."

Step 8: Verify the check information presented on the screen is correct. If it is not, select "Edit" and make any necessary changes. Please be aware that you cannot exceed your maximum deposit limit. Once you have verified the information, click "Submit" to complete your online deposit.

Step 9: Congratulations! You have officially submitted your online deposit to your KEMBA account. Now you just need to mail your check to us.

- Record the unique session number (provided on your screen) on your preordered **Deposit on Demand** envelope. If you do not have pre-ordered envelopes, you can print an envelope using the print dialog box on the screen, or you can write the following address on a regular envelope:

Session # _____
KEMBA Financial Credit Union
P.O. Box 30792
Gahanna, OH 43230

NOTE: Do not mail to any other KEMBA address. Payments received at any other KEMBA address may cause a delay resulting in a potential reversal of your deposit.

- Endorse each check with your signature and "For Deposit Only."
- Place all online deposit items in the envelope, seal, and affix first-class postage.
- Mail the envelope within one day after the date of your online deposit. Once we have received the check(s), your available online deposit limit will increase accordingly, up to your maximum limit.

You will be able to view your online deposits on your monthly account statement and within your account history on CU Online Banking. All entries will read, "Deposit on Demand Session #."

Other features within **Deposit on Demand**:

From the **Deposit on Demand** main window, you can also request free envelopes from KEMBA, review frequently asked questions (FAQs), or review the **Deposit on Demand** disclosure information. Once you have made an online deposit, you will be able to view your mailed deposits by selecting the "Deposit Details" button. This will list any checks that you have mailed to KEMBA, but we have yet to receive.

Deposit on Demand is now available, so start saving time today! If you have any questions about your eligibility, please call 614.235.2395 or 800.282.6420, option 4, or visit a KEMBA branch near you.