

Deposit Anywhere Requirements

The Deposit Anywhere service can be used in conjunction with a scanner to deposit up to \$5,000 per member per day. Members will need to scan the front and back of their check to receive immediate credit without having to mail the check to a PenFed location for processing.

Eligibility	<p>Members must meet the following eligibility requirements to deposit check with a scanner:</p> <ul style="list-style-type: none"> • Must be a member for at least 6 months • Member Level Hold Policy • Active PenCheck (Complete Access, Plus or Net), Regular Savings or Money Market Savings Account in good standing 				
Ownership	Deposits can be made into any account primarily or jointly-owned.				
Computer Requirements	<ul style="list-style-type: none"> • TWAIN Compatible Desktop Scanner • High-speed Internet connection • The Latest Java Plugin <p>The following Operating Systems are not supported:</p> <ul style="list-style-type: none"> • Windows 98 • Windows 2000 • Windows Server • Windows ME • Windows NT 				
Compatible Browsers		Windows XP	Vista	Windows 7 *	Max OS X 10.5+
	Internet Explorer 6.0+	Yes	Yes	Yes	N/A
	Firefox - 3.0+	Yes	Yes	Yes	Yes
	Safari - 4.0+	Yes	Yes	No	Yes
	Chrome	No	No	No	No
	* Windows 7 64-bit is not supported at this time.				
Limits	Daily limit of \$5,000 per day per member on any account accessible on PenFed Online. A day is defined as midnight to midnight.				
Enrollment	No enrollment is required to use this service.				
Check Holds	All funds will be made available immediately.				
Check Types	<p>The following check types can be deposited with a scanner:</p> <ul style="list-style-type: none"> • Personal Checks • Corporate Checks • Official Checks • Certified Checks • Cashier's Checks • Government Checks • Tax Refund Checks <p>PenFed does not accept Savings Bonds. All check deposited must be in US currency and drawn from a financial institution located inside of the United States.</p>				

Frequently Asked Questions

- [If members fail the Deposit Anywhere Scanned checks process, can they try again?](#)
 - [Is there a limit to the number of attempts they can try or do they get blocked?](#)
 - [Does the member have to endorse the back of the check?](#)
 - [What happens if the member tries to deposit a scanned check through the mail?](#)
 - [If a check has security features that displays "VOID" when scanned will the check have to be mailed in?](#)
 - [Do I need to download the software "CheckDepositEnabler.cab" to deposit my checks?](#)
 - [I have Mac OS X 10.6 and Safari 4.0+ but I can't scan checks, what next?](#)
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If members fail the Deposit Anywhere Scanned checks process, can they try again?

Members are welcome to try to deposit the check as many times as they wish and it is recommended to try the check at least 2 times. If the check can not be deposited after 2 attempts, then the member should mail the check to PenFed.

Is there a limit to the number of attempts they can try or do they get blocked?

No, there is no limit to the number of attempts and members will not be blocked.

Does the member have to endorse the back of the check?

Yes, the member's signature is required. If the member's endorsement is not present, the check will be rejected.

What happens if the member tries to deposit a scanned check through the mail?

New software will pick up the account, routing and check number from the bottom of the check and compare it to previous scanned checks. If a match is found, it will reject the mailed check. If for some reason the check is able to be deposited and rejected by the Federal Reserve, the member will be charged an Uncollected Funds fee and their service will be deactivated.

If a check has security features that displays "VOID" when scanned will the check have to be mailed in?

No, members will be able to deposit the check. The software only reads certain information on the checks ignoring any security features or watermarks.

Do I need to download the software "CheckDepositEnabler.cab" to deposit my checks?

Yes, this download is required. The downloads install an ActiveX driver and a TIFF viewer to see the scanned copies of the check.

I have Max OS X 10.6 and Safari 4.0+ but I can't scan checks, what next?

You need to make sure that Safari is running in 32-bit mode. From the 'Safari' menu, click on 'Properties' and check the box "Open in 32-bit mode".