

# CO-OP My Deposit: Deposits—Easy As 1.2.3.

Now your members can “check in” from their home or small business location—literally. With My Deposit, members can make deposits online simply by scanning and uploading their checks via your credit union Web site, making it easier for them to do business with you. You’ll strengthen your relationship with your members, bringing fast, accurate, anytime deposit services right to their computers.

## Deposit Checks Through Remote Capture in 3 Easy Steps

CO-OP My Deposit, with check imaging technology, gives members a credit union “branch” right in their own homes or small businesses!

- Members log into your home banking system to make deposits from their homes or offices using any desktop scanner. The member scans the front and back of each check.
- The check image is transmitted via the credit union’s home banking system or vendor.
- Once the check is accepted, the members can print a deposit receipt on their printers and see their updated accounts via home banking. The deposited check is submitted to the credit union for validation, processing and clearing.

## The Details

CO-OP's Next Generation Network (NGN) enables advanced real-time deposit functions. NGN connects to most host systems to make implementation easy and affordable.

Check images are managed through an intuitive Web-based back-end processor. The credit union securely accesses the data, sets review policies, reviews exceptions, makes adjustments, and forwards image cash letters to the item processor.

In addition, deposit hold criteria can be established by the credit union to accelerate funds availability based upon the member's account relationship, check amount, type of check deposited and other options.

## What's in it for you

- **Expand Market Reach.** Service more members regardless of their proximity to a branch.
- **Compete with Banks.** Offer innovative technology that increases member convenience and speeds up the clearing process.
- **Reduce Costs.** Eliminate much of the labor associated with in-branch, mail, and ATM deposits. With the Web based process, you can capture, proof, and send check images to your item processor electronically.
- **Attract A New Generation of Members.** Gain new members who demand advanced technology from their financial institution.

For more information, contact  
Business Development at  
888.500.2876 ext 7235 or  
email [info@cusn.com](mailto:info@cusn.com).



OF YOU FOR YOU