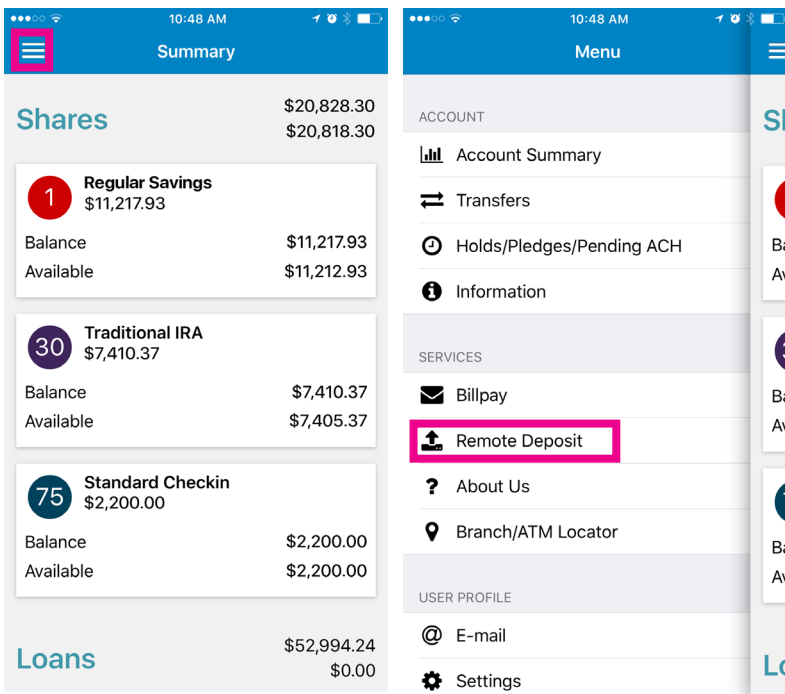




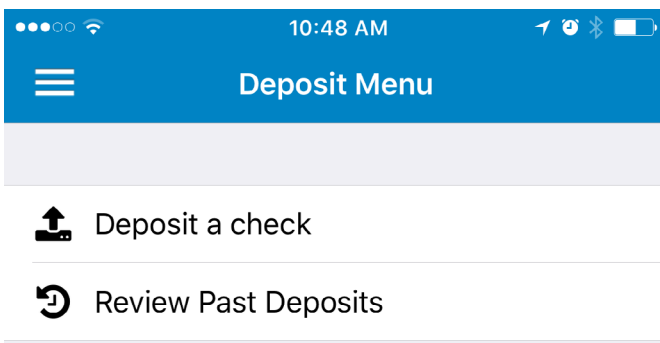
The HLEFCU Remote Deposit Capture (RDC) service allows members to deposit personal checks by using the camera on their mobile device. To access the service, you need to have our HLEFCU Mobile App on your iOS® or Android® device. If you don't already have our App, please visit hlefcu.com/mobile/mobile-app for details.

Accessing RDC

Once you have the HLEFCU Mobile App installed on your mobile device, have completed setup, and have logged in, you'll then need to navigate to the App menu.



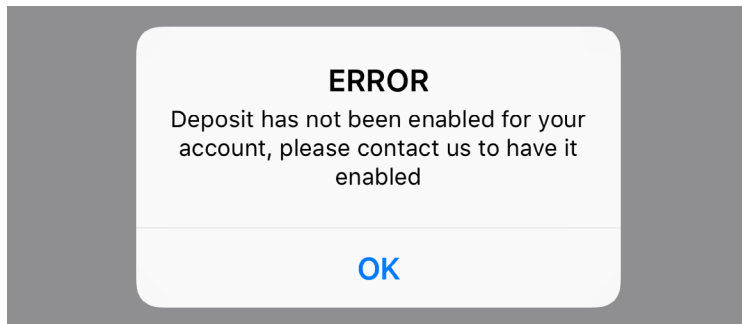
From the menu, you'll then need to tap on "Remote Deposit" under the "Services" heading to navigate to the Remote Deposit system.



Once in the "Deposit Menu" you'll find two options: "Deposit a Check" and "Review Past Deposits." To deposit a check, tap "Deposit a Check."

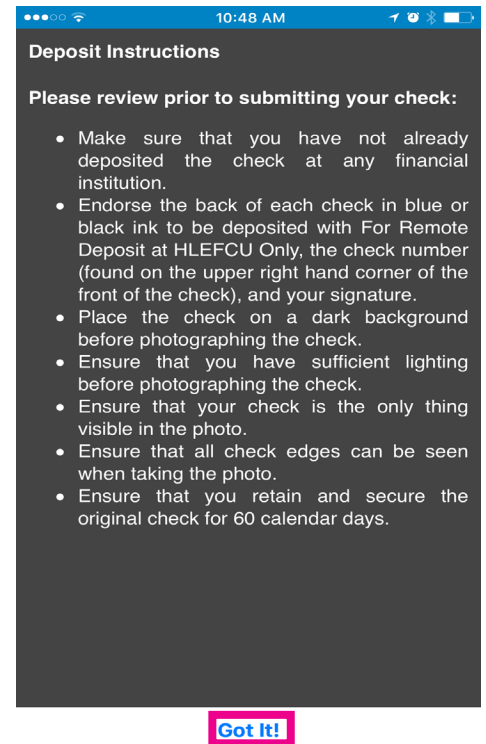
RDC Authorization

Our RDC system requires authorization for use. To gain authorization, you will need to contact the Credit Union at 808.973.4311 to request RDC access. If not, the following message will appear when you do tap “Deposit a Check.”



If, however, you are properly authorized to use RDC, then a “Deposit Instructions” screen will appear when you tap “Deposit a Check.” It is important to review the instructions in its entirety, and failing to comply with the instructions will cause your deposit to be rejected.

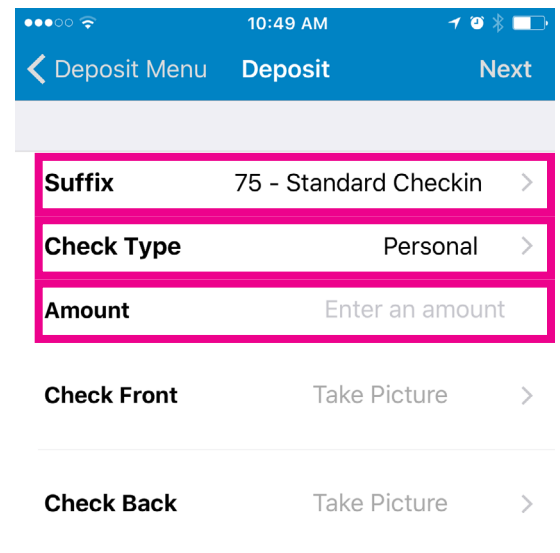
Once you've reviewed the instructions, tap “Got It!” to proceed to the next screen.



Making a Deposit

Once you've reviewed the “Deposit Instructions” you'll then be presented with the “Deposit” screen. On this screen, you'll need to:

- 1) Select deposit account (checking or savings)
- 2) Select check type (personal or business)
- 3) Enter amount being deposited



Once you've entered the requisite information into the appropriate fields, you may then move onto the next step: taking a picture of the front of your check. To do so, first tap on the "Check Front" option.

A screen will appear with a view from your device's camera formatted similarly to a check. You'll need to ensure your entire check fits within the frame, and when it does, you may tap the screen to take the picture. If the picture is clear and legible, you may tap "Use" to keep the image, and if not, "Retake" to take the picture again.

Deposit Menu Deposit Next

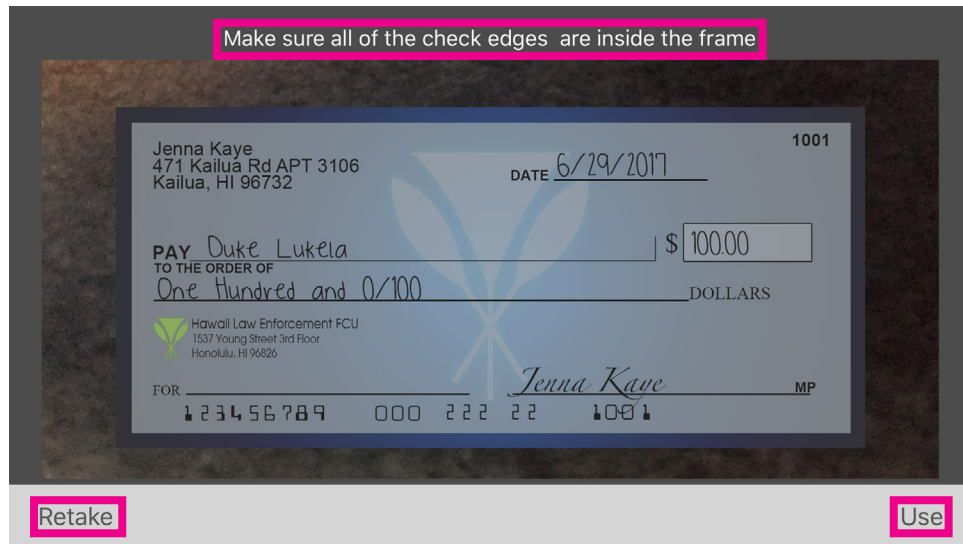
Suffix 75 - Standard Checkin >

Check Type Personal >

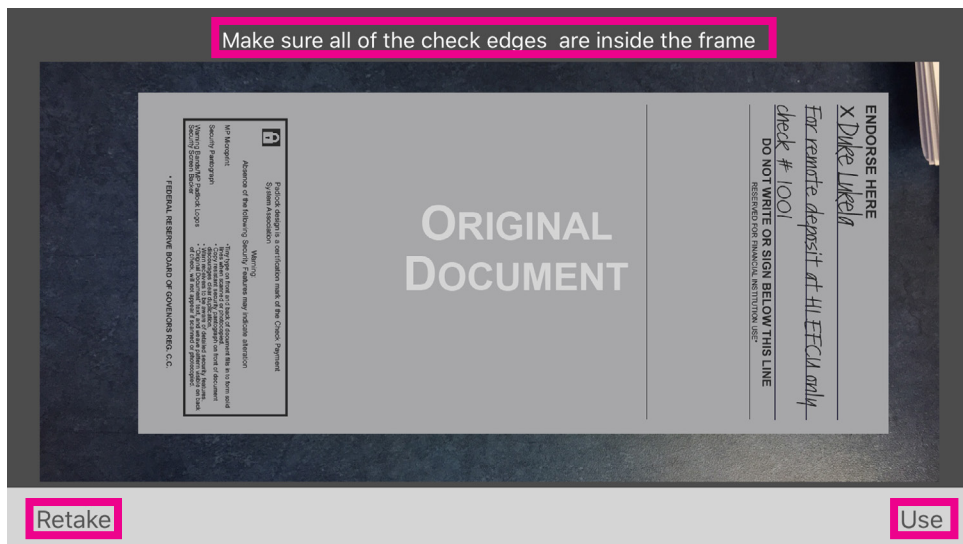
Amount Enter an amount

Check Front Take Picture >

Check Back Take Picture >



Once you're satisfied with your image and tap "Use" you'll be transported back out to the "Deposit" screen. From there, tap "Check Back" to take a picture of the back of the check.



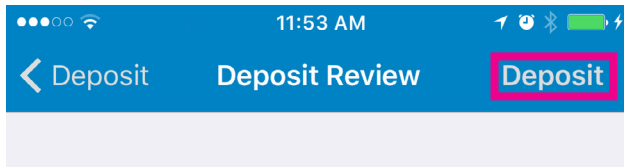
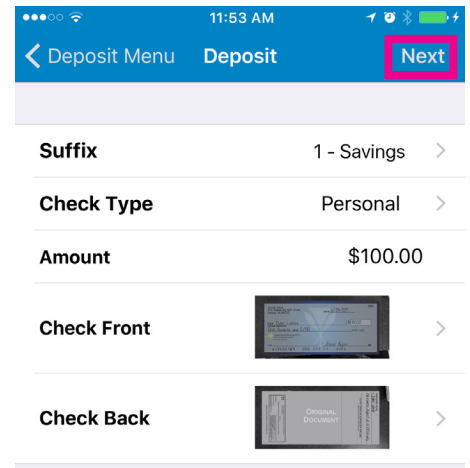
The process for taking a picture of the check back is the same as the front. The only difference here is that you must endorse the check and write "For remote deposit at HLEFCU only" and the check number under your signature. You may find the check number in the upper right corner on the front of the check.

After you've taken a picture of the back of your check, you'll be transported back out to the "Deposit" screen once again. From here, you may tap the "Next" button to continue on to the next step: Review.

Review

The next step in the RDC process is to review your deposit. Here you'll ensure the information you entered is correct and that the pictures you took of your check are acceptable. If any changes need to be made, you may tap "Deposit."

If all your information checks out, tap "Read Deposit Disclaimer" to review the RDC Agreement. Once finished reading through the agreement, tap "Ok" to proceed or "Back" to return to the "Deposit Review" screen.



Suffix 1 - Savings

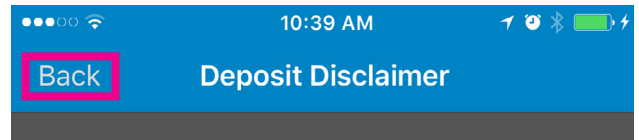
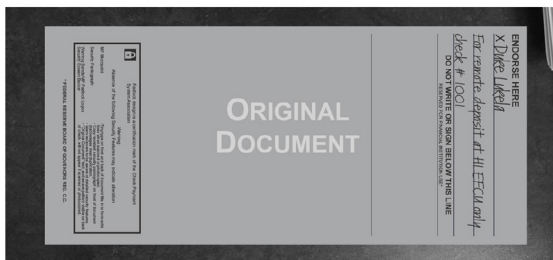
Amount \$100.00

Read Deposit Disclaimer >

Check Front:



Check Back:



REMOTE DEPOSIT CAPTURE AGREEMENT

This Agreement sets forth the terms and conditions governing your ability to use the Remote Deposit Capture service (hereinafter referred to as RDC) if it is activated on your account at the Hawaii Law Enforcement Federal Credit Union (hereinafter referred to as Credit Union or HLEFCU). In this Agreement, the words you, your, and yours mean the owner(s) of the account (Account) for which you use RDC and the authorized users of the Account.

This Agreement governs your use of RDC in association with one or more deposit accounts maintained by you at the Credit Union. The terms, provisions, and conditions of this Agreement do not replace, but supplement, any and all other agreements (whether now or in the future) that govern any account maintained by you at the Credit Union (whether now or in the future), or any other Credit Union services utilized by you (whether now or in the future).

Terms and Conditions



Finalize Deposit

Once you've read through "RDC Agreement" and tapped "OK," you can then tap "Deposit" on the "Deposit Review" screen. You will then see a confirmation message, which you may clear by tapping "OK."

