



REMOTE DEPOSIT CAPTURE ANNUAL CLIENT INFORMATION | 2026

Our top priority is the safety and security of your accounts and private information. We want you to be aware of the many ways that together, we can protect your information. Please review these important reminders regarding remote deposit capture (RDC). If you have any questions, please contact the Treasury Management Client Service Center.

Changes to Your Information

If you need to make any changes to your current information including deposit limits, contact information, system administrators, or billing accounts, please contact us.

**Treasury Management
Client Service Center**
800.279.3200, opt. 3
treasury@alerus.com

How does RDC work?

Utilizing a check scanner, you can scan checks and submit a deposit from your desk.

When are my remote deposits processed?

Deposits can be completed and submitted anytime 24/7. Alerus will import and process deposits at 2 p.m. and 7 p.m., CT each business day. Online banking users will see the deposit reflected after the nightly update on that same business day.

Corrections to Deposited Items

How can I access information regarding deposits submitted to the bank?

- You can view deposits and create reports within the RDC system, with 60 days of history.
- You can also view your deposits and items deposited within online banking, with 24 months of history.

How will my company be notified if a check or deposit is adjusted by the bank?

- If an error is discovered when processing your deposit, Alerus will contact you via phone and/or email to discuss the issue and next steps.
- If an encoding error is discovered at the receiving bank, Alerus may receive an adjustment request that would be processed to your account. A notice of this adjustment would be sent to you via U.S. mail.

Can I access the information any other way?

If you notice an adjustment to your deposit online, and haven't yet received notification, you may call us for assistance as 800.279.3200, opt. 2, then opt. 2.

What if I sent a deposit in error?

- If a deposit is sent in error, you may call us and request the deposit be deleted. Please contact the Treasury Management Client Service Center.
- Note: If the deposit has already been processed, we may not have the ability to delete the deposit.

Remote Deposit Capture Client Responsibility

As a remote deposit capture user, it is your responsibility to protect the checks in your care. For more information, best practices, and suggested ways you can help protect your business and clients, please go to the Treasury Management Resource Center at alerus.com/help/treasury-management-resources and check out **Fraud Protection Checklist** and **Essential Remote Deposit Capture Best Practices for Fraud Protection**.

