



Business Deposit Capture Guidelines and Funds Availability

Deposit Guidelines

- A basic approval process will be handled by our business department.
- The daily deposit limit will be set during the approval process.
- Checks must be endorsed by all payees on the back and must include “For Remote Deposit at Kohler Credit Union only, account # ”.
- Enter the description for the day’s deposit. The most used description is the date.
- Enter the batch quantity. This is the total number of checks being scanned.
- Enter the batch total. This is the total dollar amount of checks being scanned.
- Ensure a clear image for each check. Each check image will appear in its own line item.
- Ensure the MICR line is readable (string of numbers on the bottom of the check).
- Once the check is approved, hold the original check for 14 days and then securely destroy.
- Please print or save the deposit receipt for your records. An email option is available.

Funds Availability

- All business deposit capture check deposits are subject to review and approval.
- Standard check holds may apply.
- Be sure to check the status of your deposit under Move Money > Online Activity > deposited checks.
- Funds deposited before 4:00 pm on a normal business day will generally be available after 6:30 pm the same day.
- Funds deposited after 4:00 pm on a normal business day, or on a weekend or holiday, will generally be available after 6:30 pm the following business day.