

ATM Member FAQs

CPM Federal Credit Union Deposit ATM FAQs:

1. What is Intelligent Deposit?

Envelope-free deposits. The front and back of the check is captured. The intelligent technology shows a breakdown of the notes deposited and images of any checks deposited on your receipt.

2. Do the machines require a deposit envelope?

No. These machines use image capture and envelopes are not required.

3. You tried to make a deposit and the ATM gave the message it was unable to accept deposits. Why couldn't you make a deposit?

(a) The ATM deposit function was not available to take deposits at the time of the deposit attempt.

(b) You may have placed an item or object in the ATM that is not allowed, i.e. a deposit envelope and it jammed the machine.

(c) Coins cannot be deposited at any ATM.

4. You entered the wrong deposit amount. What should you do?

The correct amount will be credited to your account when the ATM settlement is completed.

5. Does the machine take multiple checks?

Yes! You can deposit up to 10 checks at a time!

6. Can you deposit multiple bills and denominations?

Yes! You can deposit up to 30 bills of any denomination!

7. Will you receive a detailed receipt?

Yes! Cash and check deposits are detailed. Cash will be detailed by denomination.

Checks will be totaled and a captured image of the check will appear on the receipt.

8. There is a big black line on the check image, why is that?

Part of the check is "blacked out" for security reasons. The account information on the bottom of the check(s) deposited will have the black line to protect your information.

9. You tried to make deposit and it wouldn't accept. Why not?

The MICR data was not to specifications (incorrect spacing or size). It reads the MICR and if it fails it will reject. Why?

(a) Payroll or rebate checks printed with high speed printers may not have characters that meet banking standards.

(b) Some characters may not have adequate density of MICR ink for the ATM to "read" the check

(c) Was the check in an envelope? These ATM's are image capture and do not require an envelope.

10. [Click here to return to the ATM Locations page](#)
11. **Still have questions: email us at contactus@cpmfed.com**