

What is an (ITM)?

An Interactive ATM is our virtual banking machine. You can complete several different types of banking transactions and activities using our ITMs and even speak to a E*Branch representative via phone or video chat on the machine.

Members can make withdrawals, deposit cash and checks, cash checks to the penny, transfer funds, and make inquiries about their accounts.

What transactions need to be completed using the “Teller Assist” function at the ITM?

Withdrawals over \$400
Check Deposits over \$3000
Loan Payments

What types of transactions can ITMs (Interactive ATMs) process?

ITMs can process several different types of banking transactions:

Cash Withdrawals or Cash Deposits
Check Deposits
Transfer Funds between Savings & Checking
Cash Checks to the Penny
Balance Inquiries
ATM Transactions
Make Loan Payments

Outdoor ITMs (Interactive ATMs) are available 24/7, but connecting live to an E*Branch representative is limited to business hours of Monday-Friday 7:30 am to 5:30 pm and Saturday 9:00 am to 12:00 pm. You will not be able to go over the standard ATM limits after business hours. Indoor ITMs are available based on that branch's lobby hours.

Is the Interactive ATMs secure?

Yes. The ITM machines have several security features that allow for customer authentication. In addition, there are parameters set in place to prevent potential fraud.

Can business transactions be conducted at ITMs?

Yes, by using the teller assist or a debit card, business accounts can be accessed via the ITMs.

How can I get my account balances, before or after deposits?

To get your savings and checking account balances, you will need to do a separate transaction, and select balance inquiry. Your balances will be printed on a receipt.

What are the limits for check and cash deposits when using an Interactive ATM?

The maximum amount of cash you can deposit using the ITM is \$9,999.99. There is a \$3000 limit for check deposits.

What are the limits for a withdrawal when using an Interactive ATM?

When completing a self-service transaction, the cash withdrawal limit is \$400. If you get assistance from our E*Branch while using the ITM, you can withdraw up to \$9,999.99. If you request more than \$400, the ITM will prompt you to call using teller assistance from the machine for approval.

Can I make split deposits or deposit into multiple accounts using the ITM?

Yes! You will need to click the teller assistance link, when conducting a split deposit transaction.

When you place a call to our E*Branch on an ITM, who answers?

When you request help or have a transaction that requires approval, you'll be connected with one of our Relationship Bankers in our E*Branch, which is located at MTCU's main branch at our Midland Drive call center.

Can I choose bill denominations when withdrawing cash from an ITM?

Yes! When conducting a transaction, you can select your bills or choose from options like "fewest bills" or "mixed bills".

How can I make a loan payment with the ITMs machines?

You will need to use the "teller assistance" button to make a loan payment. The Ebranch employees will complete the deposit and/or transfer. Loan payments cannot be completed self service, without a teller's help.