



Mobile Deposit FAQ

What is Mobile Deposit?

Mobile Deposit is a remote check deposit service offered via the Online Banking platform and allows eligible members to deposit checks online (up to a qualified amount). Checks funds are credited to checking account the next business day.

How is Mobile Deposit accessed?

Mobile Deposit is accessed through the Mobile App as a selection on the left navigation menu.

Can Mobile Deposit be used immediately upon registering?

Yes. If qualified for the service, members can begin using the service as soon as you receive confirmation of your enrollment and service disclosure items have been accepted.

How much does it cost to use Mobile Deposit?

Mobile Deposit is a service offered to qualified members for \$.50 cents per item deposited! Time and fuel are saved as trips to a branch are eliminated.

When is a deposit available for use?

Deposited funds are available for use the next business day, unless specified otherwise.

Is there a check amount limit?

Yes, \$5,000.00 is the daily limit. This is subject to change.

What is the proper way to endorse a check for Mobile Deposit?

- **Use blue or black ink**
- **Signed by the payee**
- **Account # _____ (insert correct account number)**
- **Mobile Deposit Only**

What account types can Mobile Deposits be made to?

Checking accounts are qualified account types for Mobile Deposits.

Can Mobile Deposit be used to deposit cash?

No. Mobile Deposit is for check deposits only. Unacceptable Mobile Deposits will be immediately rejected and may result in suspension of the service.

Can Mobile Deposits be used to make payments to loans?

Checks should be deposited into a qualified share account first. Funds can then be transferred to the appropriate loan account via the 'Transfer' menu option within the mobile app.

Items that can be deposited

Checks made payable to the account owner or joint owners that have been properly endorsed with account number, mobile deposit only and signed by the payee.

Items that cannot be deposited

- No foreign checks
- No Bonds
- No 3rd party checks
- No returned or re-deposited items
- No rebate checks

Note: Cutoff time for submitting deposits is 5:00 p.m. EST (M-F). Deposits received on Saturday or Sunday will be processed on the next business day and credit will be given on the second business day.

Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.