

## **Mobile Check Deposit Frequently Asked Questions**

### **What is Mobile Check Deposit?**

Mobile Check Deposit is a mobile application that allows you to make a deposit by taking a picture of the front and back of a check with your mobile device. This application is currently available on iPhone and Android devices.

### **How do I start using Mobile Check Deposit?**

Mobile Check Deposit is available through your SWOFCU Mobile Banking App, simply select Deposit Check to get started. You will have to agree to the Terms and Conditions in order to submit your check for deposit.

### **Will I be charged to use Mobile Check Deposit?**

Mobile Check Deposit is a free service provided through your SWOFCU Mobile Banking App. The only fees you may incur would be data fees from your mobile service provider.

### **How is a deposit made?**

Through your SWOFCU Mobile Banking app select Deposit Check. Select your deposit account and key in the deposit amount. Endorse your check, and then take a picture of the front then back of the check with your mobile device. Then press submit.

### **How do I endorse my check?**

Proper endorsement is your signature along with "For Mobile Deposit Only, and your account #.

### **What types of accounts can I deposit to using Mobile Check Deposit?**

Mobile deposits can be made to your personal share savings and/or share draft checking account.

### **Are there limits on the number of items or deposit amounts?**

Each check will be deposited as a separate mobile deposit to your account. You can deposit more than one check a day.

### **Do I receive a receipt for the deposit?**

You will receive an on-screen confirmation on the device.

### **What types of checks cannot be deposited through Mobile Check Deposit?**

- Checks or items initially payable to any person or entity other than yourself
- Checks previously converted to a substitute check
- Checks not payable in US currency
- Travelers Checks
- US Savings Bonds
- Checks dated more than 6 months prior to date of deposit
- Altered Checks
- Foreign Checks
- Non-Negotiable Items
- Incomplete Items

### **When will my deposit be credit to my account?**

The total amount of deposits made with Mobile Check Deposit less any holds that apply, up to your available deposit limit, will be immediately credited to your account. There could be times that the program may flag a deposit for manual review by credit union personnel (i.e. image is not clear when received at the credit union, dollar amount, endorsement etc.). The manual review process will occur on:

- The same business day for manual review items submitted before 5pm CST, or
- The next business day for manual review items submitted after 5pm CST on a normal business day (Monday through Friday, excluding holidays) or those submitted on a weekend or holiday.

### **What should I do with the check once it has been scanned and submitted?**

You should write MOBILE DEPOSIT on the check so that it does not mistakenly get presented again for deposit. You should retain the check until your account has been credited for the deposit. Once you have confirmed the deposit has been credited you may destroy the check using a secure data destruction method. (i.e shredding).

### **If I see an error in my deposit or if I have questions concerning my deposit who should I contact?**

For questions about a deposit please contact a member service representative at SWOFCU at (580)353-0490 or email [memberserv@swofcu.com](mailto:memberserv@swofcu.com).