

## SECU's Mobile Deposit FAQs

### About SECU's Mobile Deposit

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

SECU's Mobile Deposit is a new revolutionary service that allows you to deposit checks directly into your SECU personal checking or savings account using your Android phone, iPhone or iPad2!

#### **Who is eligible for Mobile Deposit?**

To qualify for SECU's Mobile Deposit, members must be in good standing, have an active SECU personal checking account, have been a member for at least 30 days, and have activated Online Banking.

Mobile Deposit is **not** available for business members. For their needs, we offer a Remote Deposit Capture service with more of the features our business members require.

To check if your account is eligible for Mobile Deposit, log into Online Banking. If you have a green button titled "My Deposit" in the left navigation bar, you are eligible. If you do not have this button, you are not eligible at this time.

#### **What devices can use Mobile Deposit?**

At present, we offer Mobile Deposit for Android phones with an OS of 2.1 and higher\* and iOS devices including the iPhone 3 and higher and the iPad2.

\* Note: At the present time, our app does not work on the HTC Evo Model and certain Samsung Galaxy models with the exception of the following models which do work: Galaxy S 4G, Galaxy S I9000 8GB, Galaxy Indulge, Galaxy Prevail, Galaxy S Showcase.

#### **Is Mobile Deposit secure?**

Yes. You access Mobile Deposit through SECU's Mobile Banking app, which uses encryption similar to Online Banking to keep your information secure and confidential. SECU's Mobile Banking applications do not store any confidential information on your phone.

#### **What types of SECU accounts accept Mobile Deposit?**

You may deposit funds into any of your SECU personal checking, savings or Money Market accounts. However, in order to qualify for Mobile Deposit, you must have an active SECU checking account, be a member in good standing, have been a member for at least 30 days, and have activated Online Banking.

#### **Can I see a demo of how Mobile Deposit works?**

Yes! We have a demo available on our Mobile Banking page which shows our Mobile Deposit capabilities.

## Getting Started with SECU's Mobile Deposit

### How do I sign up for SECU's Mobile Deposit?

1. First, make sure you are signed up for Online Banking and Mobile Banking.
2. Then visit the the Apple App store or the Android App Marketplace to download the appropriate SECU Mobile Banking app (search for "SECU Mobile").
3. Finally, simply launch the app and click on the icon for "Deposit Check" and follow instructions!

### What types of checks may I deposit through Mobile Deposit?

SECU's Mobile Deposit allows you to deposit only single-party, domestic checks payable to a person. Checks payable to a business or estate, Savings Bonds, traveler's checks, foreign checks, third party checks, items stamped with "non-negotiable, incomplete checks, stale-dated or "post-dated" checks, any checks that contain evidence of alteration to the information, checks purported to be a lottery or prize winning, and checks previously submitted for deposit are not acceptable for Mobile Deposit.

## Using SECU's Mobile Deposit

### When will my deposit be credited to my account?

Deposits will be shown in your available balance upon your **next** login after deposit. The balance of deposits in excess of \$500 made after 4:00 pm ET will be available on the 2<sup>nd</sup> business day after your deposit.

Please note that deposit amounts may be adjusted up to 2 business days after a deposit is made.

### What fees are charged to use Mobile Deposit?

SECU's Mobile Deposit service is free of charge. Please note there may be a fee for checks deposited that are later returned.

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

Store your check(s) in a safe place until you receive confirmation in Online Banking that your deposit has been accepted. You may want to wait 90 days to ensure both SECU and the issuing institution honor the check. Then destroy the check by shredding or another commercially acceptable means of data destruction

**How do I know that my check was submitted for deposit? What proof do I have that my check has been deposited?**

You will be provided a confirmation number on your confirmation screen. You may also verify the deposit through Online Banking or Mobile Banking.

Please note that deposits will be shown in your available balance upon your **next** login after deposit.

**Why does the app tell me I am not eligible for Mobile Deposit?**

To qualify for Mobile Deposit, members must be in good standing, have an active SECU personal checking account, have been a member for at least 30 days, and have activated Online Banking.

To check if your account is eligible for Mobile Deposit, log into Online Banking. If you have a green button titled “My Deposit” in the left navigation bar, you are eligible. If you do not have this button, you are not eligible at this time.

**May I deposit more than one check at a time?**

Yes. Simply click the “done” button when you receive your deposit confirmation number, and then select “deposit check” to deposit another check.

**What do I do if my check is rejected in Mobile Deposit?**

Double check the following:

- Your check photos are clear and legible. Be sure that there are no shadows on the check, the check itself is not wrinkled excessively, the image is not blurry from “camera shake,” and the writing is contained within the relevant spaces on the check.
- You have positioned the check against a dark or contrasting background
- The MICR line (the bottom portion of the check that includes your account number and SECU’s routing number) is fully visible (be sure the corners of the check are not covering this line).
- There is space between the MICR line and the edge of the image
- The check number, payee, endorsement, character (numeric) amount, legal (written) amount, and MICR line are all readable

If the check continues to be rejected, bring it to one of our imaging ATMs or branches for deposit.