

## FAQs

### Who is eligible for Mobile Deposit?

- You must be 18 years or older with an open and active account
- You must be enrolled in [Consumer Online Banking](#)
- You must have successfully installed the [FFCU Mobile Banking App](#)

If you meet these qualifications, you're probably already pre-enrolled. If not, please contact the credit union as additional qualifications may apply.

### What devices are supported?

A 3 megapixel or higher camera is recommended.

Phone Make	Model	Operating System
Apple	iPhone 3GS, 4, 4S, 5, 5c, 5s	5.1+
Android-based	All models with a 2+ Mp auto-focus camera	2.2+

### Is Mobile Deposit safe and secure?

Yes. All Mobile Deposit transactions are completed using the highest encryption tools available.

### Where are the check images stored?

All check images are stored on a secure server, never on the phone! As soon as the app is closed on the phone, images are deleted.

### Are there any fees for using the service?

No. However, accounts are still subject to fees as disclosed on the Rate and Fee Schedule.

### Will I receive immediate credit for my deposit?

No. Your deposit will have a hold until at least the next business day and will be reviewed and verified by the Credit Union. Refer to the [Mobile Deposit Service Agreement](#) for details.

### What do I do with the checks once I've deposited them?

You should mark them as being electronically deposited (to prevent mistakenly re-depositing the checks) and store them securely for 7 days. After that, the checks should be shredded and disposed of properly to prevent misuse.

### What accounts can I deposit to?

You can deposit to your regular savings, checking, Money Market savings, and Money Market checking accounts. You cannot deposit to sub accounts or loan accounts.

**Are there any limits on the dollar amount and number of deposits I can scan?**

For a minimum of the first 30 days of a member's mobile deposit use, a member's deposit will have a hold until at least the next business day when it can be reviewed. After the first 30 days, the first two deposits of a day totaling less than \$500 will be made available. A hold will be set on items (single or in the aggregate) deposited in a day for more than \$500 and/or deposits exceeding 2 until at least the next business day when the deposit item is reviewed.

Your deposits cannot exceed \$25,000.00 in a 30 day period.

There is no minimum limit on the amount you can deposit. However, if your check is for less than \$1.00, you will need to enter the amount with a zero in the dollar field (Example: 0.50 instead of .50).

**Do I need to endorse the deposited checks?**

Yes, checks still require a proper endorsement on the back of the check. Checks not properly endorsed may be rejected

**Can any check be deposited through Mobile Deposit?**

No, the following checks may not be processed:

- Third party checks- all checks must be payable to you or a signer on the account.
- Post or stale dated checks
- Money orders
- Pre-authorized drafts
- Substitute checks
- Savings bonds
- Checks that has been altered
- Checks not payable through a financial institution located in the United States

**What is the best way to ensure the image passes the image quality check?**

- Make sure there is good lighting where you take the photo of your check and make sure your camera lens is clean.
- Place the check on a dark surface.
- Make sure the check is clearly visible – no other objects interfere and all 4 corners of the check are evident.
- Be sure your camera has a chance to focus on the image – being too close may make the check image blurry.