

Mobile Check Deposit FAQ's

Q. What is Mobile Check Deposit?

A. Mobile Check Deposit is a convenient, secure and free service offered by MEMBERS1st Community Credit Union. Using your smart phone or mobile device, you are able to take photo images of your checks and deposit them into your MEMBERS1st account.

Q. Are there any fees for Mobile Deposit?

A. No – our Mobile Deposit is free to all eligible members.

Q. How does Mobile Check Deposit work?

A. Mobile Check Deposit gives MEMBERS1st members the ability to deposit a check using a mobile device without having to physically deliver the check to the credit union. This is accomplished by taking a picture of your check with your mobile device using the MEMBERS1st Mobile App and selecting the "Move Money" option.



Q. How do I sign up for Remote Deposit Capture?

A. Download the MEMBERS1st Mobile App to your mobile device. Select the "Move Money" option at the bottom of the screen and select "Deposit Check". Log in using your existing It'sMe247 username and password. Then, accept the User Agreement and you have enrolled. Your account will be reviewed within one business day and if you are approved, you will be notified via email.

The MEMBERS1st mobile app is available for both Apple and Android smart phones/tablets and can be downloaded through the MEMBERS1st online banking App store in It'sMe247, the Apple App Store and Google Play Store. Note: If you have already been using our Mobile App but do not see the "Move Money" button, you will need to update your Mobile App.

Q. What are the requirements to use Mobile Deposit?

A. You will need:

- Enrollment in MEMBERS1st It'sMe247 Online Banking System
- Valid email address - if you do not have one on file, you may enter one in ItsMe247 in the Info Center under Personal Information
- Approval by the credit union based on your relationship with MEMBERS1st and your other financial relationships

Q. Can I use Mobile Deposit Capture on all of my memberships at MEMBERS1st?

A. Mobile Deposit Capture is currently available for Personal Accounts only.

Q. What accounts can I deposit to?

A. Members can make deposits to any of their savings accounts including share savings, checking, secondary shares, club accounts, Liquidity1st or Money Market Savings.

Q. Can any kind of check can be deposited through Mobile Check Deposit?

A. Third party checks or checks made payable to someone other than the account holder(s) will not be accepted through Mobile Check Deposits. Checks without proper endorsements will also be rejected. Savings Bonds, previously returned checks, money orders, Cashier's Checks and cash may not be deposited via Mobile Check Deposit.

Q. Does the check need to be endorsed?

A. Yes, all checks must be signed on the back of the check with the words "For Deposit Only at M1CCU" written below the signature.

Q. What do I do with the check?

A. The app will instruct you to write "Deposited" on the face of the check along with the date of the deposit. The original check should be stored in a secure location for at least 30 days after

the deposit. If the check is rejected by the credit union or is returned for any reason, you may need the original check for resolving the issue.

Q. When will my funds be available?

A. Deposits received Monday - Friday, on weekends and on bank holidays will be processed on the next business day. Funds deposited using Mobile Deposit will be made available based on our Funds Availability Policy Disclosure. Deposits are subject to limits, verification and other restrictions.

Q. My check image keeps getting rejected. What am I doing wrong?

A. For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of these aspects are not clearly identifiable, your check may be rejected. Here are a few tips for the best photo quality:

- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatten it out.
- If you have a check with a light background, be sure to take the picture on a solid darker surface to show contrast between the check and the background.
- Be sure that all four corners of your check are entirely within the frame that is provided on your screen.
- Hold steady. Be sure the check is not blurry.
- Avoid shadows.

Q. Where can I find a history of my Mobile Deposits?

A. After logging in, you can select "View Mobile Check Deposit History." This will provide you with the last 30 days of mobile deposit transactions and their current status.

Q. How are limits determined?

A. We believe our Mobile Check Deposit limits will accommodate the needs of most of our members. If you feel you need different limits, please contact the credit union to see if they can be customized to meet your particular needs.