

FREQUENTLY ASKED QUESTIONS

1. Is my log on the same as Online Banking?

Answer: No, you must select New User on the Mobile Deposit Feature and register a new log on for this feature.

2. I have submitted my check through Mobile Deposit, do I need to VOID the check?

Answer : Yes, HOWEVER, first make sure you receive an email from the Credit Union stating your check was accepted.

3. Will the funds from my check be available immediately?

Answer : This varies on the deposit. Once your check is accepted if you are unsure if the check was placed on hold, please contact the Credit Union 832-201-0190.

4. Are checks accepted 24/7?

Answer : You may deposit them 24/7, however they are only processed by the Credit Union on Business days, ex: Monday thru Friday (excluding Federal Holidays) .

5. Can I link multiple accounts to the same log in?

Answer: If you are registering for the first time, yes you can link multiple accounts. You just need to select the "ADD ACCOUNT" button within the Accounts Field of registration. If you have already registered an account you cannot go back and add additional accounts. You will need to register it as a new account.

6. What do I do if I forgot my password?

Answer : Contact the Credit Union and we will reset you.

7. When registering my account what account number do I use?

Answer: You will use your 6 digit account # and add the suffix to the end. Ex: 00 for Savings, 05 for checking

8. Can I register my loan account to accept check payments?

Answer : No, you cannot register any account other than your savings, and checking accounts with mobile deposit, however you can deposit the item in your savings or checking account and then transfer the funds over to the loan once the check is accepted.

9. Will I get notification when my check has been accepted?

Answer : Yes, you will receive an email stating it has been accepted.

10. What do I do if an item was rejected?

Answer: If we reject an item the Credit Union will call and or email you to inform you as to why it was rejected.

11. What are some reasons checks can be rejected?

Answer : No endorsement on the back of the check, Payable to someone not on the account, bad image of the check, etc.

12. How long do I need to keep the voided check once it has been approved and deposited into my account?

Answer: They can be shredded once accepted by the Credit Union.

13. Is there a limit on how many checks you can deposit in a day?

Answer: No, deposit as many as you need to.

14. Is there a limit on the deposit amount per check?

Answer: The limit per check is \$2,500.00

15. Is there a limit on the deposit amount per day?

Answer: No there is no daily limit.

16. Can I review Mobile Deposits I have made?

Answer: Yes, Log on to Mobile Deposit and select Review Deposits.