



Mobile Deposit FAQ

What is mobile deposit?

Mobile deposit is a way to electronically deposit checks from your Internet-enabled iPhone, iPad, or Android-powered mobile phone.

How does mobile deposit work?

Using FPCU's mobile app (version 4.2 or later), you'll take a photo of the front and back of a properly endorsed paper check. The check will pass through certain checkpoints for validation and, if accepted, will be credited to your account.

Who is eligible to use mobile deposit?

Members whose FPCU accounts have been in good standing for a minimum of 90 days may use mobile deposit. Any fraudulent activity will result in termination of mobile deposit privilege, and possible closure of FPCU accounts.

What do I need in order to use mobile deposit?

To make a mobile deposit, you must:

- Be eligible to use this service (see Who is eligible to use mobile deposit?),
- Use an Apple- or Android-powered device equipped with a camera,
- Have access to a cellular or wireless Internet connection,
- Be signed up to use FPCU's Online Banking, and
- Have [FPCU's free app](#) (version 4.2 or later) installed on your device.

Is there a cost to use mobile deposit?

Mobile deposit is FREE to all FPCU members.

Is there a limit to the number of checks or amounts I can deposit?

Accounts opened greater than 90 days but less than 1 year, can deposit up to 3 items or total of \$750 per day. A per check limit is \$500. There is also a cumulative monthly limit of 10 items or \$2,500.

Accounts opened greater than 1 year, can deposit up to 5 items or total of \$2,500 per day. A per check limit is \$1,000. There is also a cumulative monthly limit of 20 items or \$10,000.

Is it safe?

Yes, just like the rest of FPCU's Mobile Banking, mobile deposit is also safe and secure.

How do I make a mobile deposit?

1. Endorse the back of your paper check with your signature and Mobile Deposit Only.
2. Launch FPCU's app (remember, you must be using version 4.2 or later).
3. From the menu, select Make a Deposit.
4. Proceed through the steps to photograph your check and complete your mobile deposit.

When will the funds from the deposit post to my account?

An on-screen notification will be provided, if your deposit was successful. Funds may not be available for immediate withdrawal. Generally, you will receive \$200 immediately for any daily deposit(s) with a 2 day hold on the remaining amounts. Any hold information will be available in your transaction history. If further review of the check is needed, your deposit will show in "Held for Review."

How long will deposits be held for review before they are posted?

All deposits are reviewed Monday-Friday, with the exception of holidays. All deposits under review will be evaluated by the end of the next business day.

What conditions cause a deposit to be submitted for review?

There is no single reason that a deposit will be submitted for review. Conditions may include: fields or characters on a check image that are difficult to read, a deposit that is outside your normal and historical pattern, a missing or illegible endorsement, or a check image that is a suspected duplicate of a previously deposited check.

What type of checks can be accepted for deposit?

Only single-party domestic checks made payable to the owner(s) of the account may be deposited. The following is a list of unacceptable items that may NOT be submitted by mobile deposit:

- An FPCU check drawn on your own account.
- Third party checks
- Postdated checks
- Stale dated checks
- Previously deposited checks or check images
- Checks or items containing alteration to any of the fields on the front of the check
- Checks or items not payable in US currency
- Checks drawn on a foreign bank with a non-US routing number
- Money order and travelers checks
- Amex Gift Cheques
- Savings Bonds
- Checks that require authorization
- Any items stamped with a "non-negotiable" watermark
- Cash