



MCCU MOBILE DEPOSIT - FREQUENTLY ASKED QUESTIONS

What is Mobile Deposit?

Mobile Deposit is a secure online service that allows you to make your check deposits from anywhere using your mobile device.

Is Mobile Deposit Safe?

Yes, Mobile Deposit uses the same security and encryption measures we utilize with all of our online banking services. Safety is our primary concern when it comes to our members' deposits.

Will Mobile Deposit work on my phone and/or mobile device?

Mobile Deposit works on most Apple and Android devices with the MCCU Mobile Banking App.

Will I need a different username and password for Mobile Deposit?

No, you will not need a separate login. Your online banking and mobile banking credentials will log you into Mobile Deposit through the MCCU Mobile Banking App.

Can any member use Mobile Deposit?

Only accounts that are older than 30 days will have access to Mobile Deposit. Accounts must also be in good standing to qualify, and we must approve all eligibility.

Is there a fee to use Mobile Deposit?

No, Mobile Deposit is free to all eligible MCCU members.

Do I need to provide any additional information on my check when using Mobile Deposit?

Yes, please be sure to include "Mobile Deposit Only at MCCU" below your signature on the back of the check.

Do I need to keep my check after submitting it using Mobile Deposit?

Yes, it is a good idea to hold onto all checks deposited using Mobile Deposit for at least 7 days after you can confirm that the check credits to your account.

Which shares are eligible for Mobile Deposit?

Share that are eligible for Mobile Deposit only include MCCU checking and savings share accounts.

What types of checks are acceptable/unacceptable for Mobile Deposit?

Acceptable checks include the following:

- Domestic checks made payable to the owner(s) of the MCCU account.

Unacceptable checks include the following:

- Items that do not contain the described restrictive endorsement.
- Items displaying a "non-negotiable" or "void" notation or watermark.
- Items containing an alteration on the front of the check, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Items dated more than six (6) months prior to the date of deposit.
- Items previously converted to a substitute check or items that are remotely created checks as defined by Federal Reserve Board Regulation CC.
- Items issued by or through a financial institution in a foreign country.

- Items not payable in United States currency.
- Items with incomplete or illegible information.
- Items that are money orders, traveler's checks or savings bonds.
- Items made payable to a third party (i.e., any person or entity other than you).
- Items that are in violation of any federal or state law, rule, or regulation.
- Checks or items prohibited by the Credit Union's current procedures relating to Mobile Deposit or are otherwise not acceptable under the terms of your Credit Union account.
- Items with any endorsement on the back other than what is specified in the Mobile Deposit Agreement.

When will my deposit be credited to my account?

Checks submitted for deposit will be reviewed the same business day as the transaction is completed. Transactions submitted after 4:00 p.m. (PST) will be reviewed on the next business day. Business days are Monday through Friday, excluding Saturdays, Sundays and holidays.

When will my funds be available?

Items transmitted through Mobile Deposit are not subject to the availability requirements of Federal Board Regulation CC, and therefore longer hold delays may apply to these deposited items. Generally, your funds could be delayed two business days. In some circumstances, the availability of your deposit may be longer. Availability of funds will differ based on the account status and other account requirements or limitations.

Are there limits to the checks members can deposit?

Yes, we have established limits on the dollar amount and/or number of items or deposits (and may change the limits at any time). You will be able to see your deposit limits within the MCCU Mobile Banking App.

My check image constantly rejects, what am I doing wrong?

For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of the aspects are not clearly identifiable, your check may come back rejected. Here are a few tips for 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 check and background.
- Be sure that all four corners of your check are entirely within the frame that is provided on the screen.
- Hold steady. Be sure the check is not blurry.
- Avoid shadows.

If I have questions, where can I go to receive help?

You can call our Member Services department at 818.993.6328 or email us at info@matadors.org and someone will reach out to you during normal business hours.