



## CBC Federal Credit Union Mobile Deposit

### Overview

Mobile deposit gives you the freedom to deposit checks anytime, anywhere using the CBC FCU Mobile Banking App for iPhone, iPad and Android. This new feature will save time and give you faster access to your money.

### How to sign up

Simply, download the CBC FCU Mobile App from the Apple App Store or the Google Play Store.

### How it works

**First time login** – If you are downloading the CBC FCU Mobile Banking App for the first time, login and choose to **[Accept]** the disclosure and agreement. If you are not a first time user of the CBC FCU Mobile App, you will still have to accept a new disclosure to begin using mobile deposit for the first time.

After the initial disclosure and agreement approval:

1. Click on the **[Deposit Checks]** option.
2. Use the **[Select an account]** dropdown to choose the deposit account. You can also choose to set up more than one checking account for mobile depositing.
3. Click **[Enter an amount]** to enter the deposit amount for the check.
4. To begin taking pictures of the check, select **[Front of check]** to activate the camera on the smartphone.
5. Follow the instructions to line up the check correctly, then select the device's **[Camera icon]** to take a photo of the front of the check.
6. After clicking, you will return to the Check Deposit menu to see a small image of the front of the check. Now select **[Back of check]**.
7. Follow the same steps to line up and photograph the back of the check. (Note: Please endorse the back of the check with your signature and the phrase "for electronic deposit to CBC FCU")

8. You will return to the Check Deposit menu to see images of both the front and back of the check. You can now click **[Deposit check]** to deposit the check to your selected account.
9. When you have received the “*Success*” screen, you may choose to have the confirmation number and deposit overview sent to your email.

### **Tips for Success with Mobile Deposit**

- Lay the check on a flat surface, ensuring that it is not curled or crumpled
- Make certain the surface provides a high contrast to the color of the check and is free of background patterns or lines that could be confused for the edge of the check
- Remove any objects from around the check
- Ensure that you have adequate, uninterrupted mobile network or Wi-Fi connectivity
- Take the picture in a well-lit area

### **Mobile Deposit FAQ's**

#### **Who can use Mobile Deposit?**

To qualify to use Mobile Deposit, members must be at least 18 years of age and in good standing with CBC Federal Credit Union. The deposit account must be open for at least 30 days, cannot have a negative balance for more than 30 days, and cannot have a past due loan for more than 60 days. Other restrictions may apply and are at the discretion of CBC Federal Credit Union.

#### **What devices support Mobile Deposit?**

Mobile Deposit is available within the iOS and Android apps. It can be used on an iPhone, iPad, and Android smart phone. It is not currently available for Android tablets, but is in development. It is also not available on mobile web.

#### **What are the fees for Mobile Deposit?**

There are currently no fees to deposit checks using Mobile Deposit.

## **How long will my deposit take?**

Deposits will normally go through within one or two business days. **Make sure to save the checks for 15 days from the date of deposit.** If your check is not accepted, you will also receive an email stating such with further instructions for how best to photograph the check for it to be accepted. If you have not received an email within a few days and your deposit has not cleared, please contact CBC Federal Credit Union at (805) 988-2151 or toll-free at (800) 477-2890 for assistance.

The normal ATM Check-hold policy is in affect when using Remote Deposit Capture. Visit [www.cbfcu.org/legal](http://www.cbfcu.org/legal) for the full electronic funds availability policy.

## **What other requirements need to be met?**

- Please endorse the back of your check with both your signature and account number
- Ensure that each check has a signature, written amount and numeric amount, the written and numeric amounts match, and the check is endorsed with "for electronic deposit to CBC FCU" written on the back.
- Please do not submit:
  - Post-dated checks
  - Stale-dated checks
  - Third-party checks
  - Foreign checks
  - Savings bonds
  - Checks previously submitted for deposit

Please confirm that your deposited funds have been credited to your account and securely store the check for 15 days before destroying it.