

# WHAT YOU SHOULD KNOW ABOUT MOBILE CHECK DEPOSIT

**Q:** How long will it take the funds from my check to get into my account?

**A:** There will be a hold of two business days on funds from all checks deposited through Financial Plus Mobile Deposit; however, you should see the deposit immediately in your account in Online/ Mobile Banking.

**Q:** Will there be a hold on my check deposited through Mobile Deposit?

**A:** Yes, there will be a two business day hold on any checks deposited.

**Q:** Is Mobile Deposit secure?

**A:** Yes. Your check image is never stored on your device. When it is sent to us, it is encrypted and uses the same security protocols as our mobile and online banking services.

**Q:** What should I do with my check after I've made the deposit?

**A:** Retain each check for at least 60 days after the check has been deposited to ensure proper receipt of deposit. Once the 60 days has passed destroy the check preferably via shredding.

**Q:** Will the photo of my check stay on my phone after I deposit it?

**A:** No, it will not.

**Q:** How do I sign the check prior to depositing it?

**A:** You should write "For Mobile Deposit Only" on the back of the check, beneath the signature.

**Q:** How do I sign up for Mobile Deposit?

**A:** Click on the Mobile Deposit button in the Financial Plus mobile app, and follow the instructions.

**Q:** How long does it take before I get approved for Mobile Deposit?

**A:** The approval process will take up to two business days after you request enrollment. You will receive an e-mail confirmation when you are enrolled.

**Q:** I cannot take a picture when I select to take a picture.

**A:** Verify that within your settings the application is allowed to access your camera.

**Q:** Who qualifies for Mobile Check Deposit?

**A:** Members must meet specific standards. Please contact the Credit Union at (800) 748-0451 for complete details.