

## MOBILE CHECK DEPOSIT

Mobile Check Deposit (MCD) is a free service on your 20<sup>th</sup> Century Fox FCU mobile banking app that allows you to electronically transmit a check using a mobile device. To use MCD, you must be signed up for Online Banking and have the 20<sup>th</sup> Century Fox FCU mobile banking app installed on your mobile device. If you already use the TCFFCU mobile banking app, make sure you have the most recent update installed.

**Enrollment requirements-** To qualify for this service you must meet our eligibility criteria, including but not limited to the following:

- Must be enrolled in Online Banking
- Must download and install 20<sup>th</sup> Century Fox FCU Mobile Banking App
- Membership must be established for a minimum of 2 months
- Must be 18 years of age
- All accounts must be in good standing

### Eligible Items:

- Checks must be payable to you or an owner of the account where the check is being deposited
- Checks must be drawn on a financial institution located within the United States of America and payable in US currency
- Checks cannot be dated more than 6 months prior to the date of the deposit

**Deposit Limits:** We reserve the right to impose limits on the amount(s) and/or number of deposits that you can transmit using the service and to modify such limits from time to time. Our current deposit limits are as follows:

- Maximum dollar amount per deposit is \$500
- Maximum dollar amount per day is \$2,000

### First Time Users-Sign Up:

- Complete & sign the Mobile Check Deposit form located on our website
- Upon approval for Mobile Deposit, you will receive notification from the credit union.

## To deposit a check using Mobile Check Deposit:

1. Open the TCFFCU Mobile App on your mobile device
2. Login to your account
3. From lower menu bar click on "Deposit"
4. Choose "Deposit Check"
5. Choose the account
6. Enter the amount (make sure the entered amount matches the amount on the check)
7. Click on Front Image
  - when photographing your check, use a well-lit area to ensure that the check image is correctly captured
  - For best results, lay the check on a flat, dark colored surface when taking the picture
  - All four corners of the check need to be visible in the photo or visual guidelines
9. Click on Back Image
10. Snap a photo of the back of the check
  - Checks must be endorsed as follows:  
(1) Your Signature (2) For Mobile Deposit  
(3) Your Account Number and (4) Our Credit Union name-TCFFCU
11. Click on Next; Review & Confirm Deposit

**You can check the status of your deposit at any time. Statuses include pending, failed and those that have been accepted and posted**

**Please Note:** The funds you deposit via MCD may not be available for immediate withdrawal. Approved mobile check deposit transactions will post to your account on business days when the credit union is open for business (Mon. - Fri. excluding holidays). Deposits received and approved by 3:00 pm PST will be posted the next business day. Deposits received after 3:00 pm PST will be posted the 2nd business day.

# Remote Deposit Instructions & Procedures



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