

# MOBILE DEPOSIT FAQs

**NOTE: To utilize Mobile Banking & Mobile Deposit, you must sign up for WEOKIE's Online Banking.**

## WHAT IS MOBILE DEPOSIT?

- Mobile Deposit is a mobile application that allows you to make a deposit by taking a picture of the front and back of the check with your mobile device. This application is currently available on iPhone and Android devices.

## HOW IS A DEPOSIT MADE?

- The Mobile Deposit application is accessed through WEOKIE's Mobile Banking application. Tap the deposit icon and follow on-screen instructions to engage the camera, take pictures of the front and back of the check, and enter required check and account information.

## DO I RECEIVE A RECEIPT FOR THE DEPOSIT?

- Yes, you will receive a confirmation on the device.

## WHAT TYPES OF CHECKS CAN BE SCANNED FOR DEPOSIT?

**! The check must be endorsed with your signature and "For Mobile Deposit Only at WEOKIE" be written underneath the signature.**

Only single-party domestic checks made payable to the owner(s) of the account may be scanned for deposit with Mobile Deposit. Image quality issues can cause a check to be rejected. You are advised to retain the original check for 14 days and then securely destroy it.

The following is a list of unacceptable items that may not be scanned and deposited with Mobile Deposit:

- WEOKIE Federal Credit Union checks drawn on your own account – Online deposits of this nature may subject you to criminal prosecution.

- Third Party Checks – Checks payable to someone else, endorsed and signed over to you.
- Incomplete Items – Checks that do not contain signatures of the maker, endorsement signatures, or that are missing any other required information.
- Non-Negotiable Items – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- Returned Checks – Any check that you deposit that is returned to us as not payable as a result of insufficient funds, stop payment, or other related reasons.
- Altered Checks – Any check that contains evidence of a change (corrections fluid, crossed out amounts, etc) to information on the face of the check.
- Foreign Checks – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- Stale Dated Checks – Certain checks contain instructions such as “Void 90 days after issue date.” If no instructions are contained, then the check is stale 6 months after the issue date.

## WHEN WILL MY DEPOSIT BE CREDITED TO MY ACCOUNT?

- The Mobile Deposit, less any holds that apply, will be credited to your account after review (subject to WEOKIE’s Funds Availability Policy). The Deposit History tab will reflect Pending Review until a credit union representative reviews and approves the deposit. “Delivered” status will display after the check is credited to the account.

The review process will occur on:

- The same business day for items submitted before 5 p.m. CST, or
- The next business day for items submitted after 5 p.m. CST on a normal business day (Monday through Friday, excluding holidays) or those submitted on a weekend.

## HOW WILL I BE NOTIFIED IF MY DEPOSIT IS NOT ACCEPTED?

- The deposit history on the mobile phone will reflect any adjustments to your deposit. A credit union employee will attempt to contact you by phone and/or email.

## What type of accounts can I deposit into?

- Mobile Deposits can be made to personal checking, savings, or money market accounts.

### **Can I deposit to multiple accounts during the same session?**

- No.

### **IS THERE A LIMIT TO HOW MANY DEPOSITS I CAN MAKE VIA MOBILE DEPOSIT?**

- Members are currently limited to 5 check deposits in a single day and a per transaction limit of \$3,000 and a per day limit of \$5,000