

Mobile Deposit Frequently Asked Questions



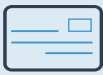
WHO IS ELIGIBLE TO USE MOBILE DEPOSIT?

All consumer checking and savings accounts in good standing with the exception of club accounts will be eligible for mobile deposit.



IS MOBILE DEPOSIT RIGHT FOR ME?

With the ability to make deposits from anywhere at any time, everyone who receives checks can benefit from mobile deposit. If you need the amount of your deposit immediately credited and made available, it is still best to visit a branch location to deposit the check in person.



WHAT TYPES OF CHECKS ARE ACCEPTED USING MOBILE DEPOSIT?

Personal checks, government/treasury checks or cashier's checks made payable to and endorsed by the account holder. Checks must be from a U.S. institution and in U.S. dollars.



HOW DO I ACCESS MOBILE DEPOSIT?

First, you'll need to make sure you have registered for Fairmont Federal Credit Union's online banking via smartphone, tablet or desktop. Next, you'll need to download the Fairmont Federal Credit Union Mobile Banking App from either the Apple or Google Play App stores. Please note: The app is only available for iOS or Android devices at this time. After logging in, you'll press the menu button located in the top left-hand corner of the app (three horizontal lines) and select the option for 'Deposit a Check.'



HOW DO I DEPOSIT A CHECK?

- 1) Make sure you have signed the back of the check and written "For eDeposit Only at FFCU" below your signature.
- 2) Tap the menu button inside the app (three horizontal bars) and choose "Deposit a Check."
- 3) The terms and conditions will be disclosed when using the deposit a check feature for the first time. Once you have read the terms and conditions you may accept the disclosure to use mobile deposit. If you decline you will be unable to use mobile deposit.
- 4) Select the account where you want your check deposited.
- 5) Enter the amount of the check.
- 6) Ensuring the check is in focus and is within the frame supplied; take an image of the front of your check.
- 7) Ensuring the check is in focus within the frame supplied and the endorsement area is fully visible ; take an image of the back of your check.
- 8) Confirm all the information you have entered matches the check and the captured images clearly display the entire front and back of the check. If everything is correct, select "Deposit Check" and wait for a confirmation number.



WHAT SHOULD I DO WITH THE CHECK AFTER I HAVE SUBMITTED IT VIA MOBILE DEPOSIT?

Please hold on to your check for at least 10 days to ensure everything has processed correctly.



WILL MOBILE DEPOSITS SHOW UP AS A PENDING TRANSACTION?

No. They will post as a transaction once the check has been approved and processed.



WHAT IS THE MAXIMUM AMOUNT I CAN DEPOSIT PER CHECK?

Up to \$10,000 per check.



ARE THERE DAILY OR WEEKLY LIMITS?

The number of deposits you can make is limited to 10 per business day, with the aggregate amount of deposits not to exceed \$10,000 per day.



AFTER SUBMITTING MY CHECK HOW LONG WILL IT TAKE FOR MY MONEY TO BE DEPOSITED INTO MY ACCOUNT?

If an image you transmit through the Service is received and approved before 3:00 p.m. Eastern Time Monday-Friday, excluding Federal Holidays, it will be considered the day the deposit is made. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available according to the chart below.

BEFORE 3 PM CUTOFF		AFTER 3 PM CUTOFF	
Items received and approved by the 3:00 PM Eastern cutoff time will generally be available no later than:		Items received and approved after the 3 PM Eastern cutoff time will generally be available no later than:	
Monday	7 PM Eastern Monday	Monday	7 PM Eastern Tuesday
Tuesday	7 PM Eastern Tuesday	Tuesday	7 PM Eastern Wednesday
Wednesday	7 PM Eastern Wednesday	Wednesday	7 PM Eastern Thursday
Thursday	7 PM Eastern Thursday	Thursday	7 PM Eastern Friday
Friday	7 PM Eastern Friday	Friday, Saturday & Sunday	7 PM Eastern Monday
Please note: Closure due to federal holidays will extend availability to the next business day.			



I SUBMITTED MY CHECK ON A WEEKEND OR FRIDAY AFTER 3:00 PM. WHEN WILL I SEE IT IN MY ACCOUNT?

Checks submitted after 3:00 p.m. on Friday or a weekend will be reviewed and processed the following business day (typically a Monday but would be a Tuesday if a holiday falls on a Monday). If approved, you will see the deposit in your account by the end of the next business day and will follow the funds availability found in the question above.



HOW WILL I KNOW IF MY DEPOSIT HAS BEEN ACCEPTED OR REJECTED?

After clicking "Deposit a Check" from the app menu, you may select the activity tab. Any deposits shown in black have been approved. Please continue to check your account balance to be sure the item has posted to your account. If a deposit is shown in red with an exclamation point inside a red circle, you'll be notified via the online banking message center as to why it was not approved. Any deposits in a lighter color notated with a clock are still pending approval from Fairmont Federal Credit Union.



I'M RECEIVING AN ERROR MESSAGE THAT STATES. "THE CHECK AMOUNT EXCEEDS YOUR REMAINING DAILY LIMIT"?

You may deposit up to \$10,000 per check. Any attempted deposits over that amount will be rejected before submission.



I'M RECEIVING AN ERROR MESSAGE THAT STATES, "COULD NOT FIND ENDORSEMENT ON BACK OF CHECK: MAKE SURE CHECK IS ENDORSED! RETAKE PHOTO?"

Please ensure that you have signed the back of the check as well as added "For eDeposit Only At FFCU" below your signature, then retake the photo of the back of your check.



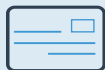
I'M RECEIVING AN ERROR MESSAGE THAT STATES, "CANNOT READ CHECK. PLEASE RETAKE PHOTO. HAVE STEADY HANDS, GOOD LIGHTING, AND FOUR CHECK CORNERS VISIBLE"?

Please ensure that the image of the front of your check has not been cut-off and is in focus.



I'M RECEIVING AN ERROR MESSAGE THAT STATES, "THE AMOUNT YOU ENTERED DID NOT MATCH THE AMOUNT DETECTED. PLEASE RE-ENTER AMOUNT AND RETAKE PHOTO"?

Please ensure that the amount you provided is the same as written on the check.



WHAT TYPES OF CHECKS DOES MOBILE DEPOSIT NOT ACCEPT?

- Checks that are not payable to you or another account owner on the designated Account.
- Checks that contain alteration to any fields on the front of the check which you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks that have been previously converted to a substitute check, as defined in Reg CC.
- Checks that have previously been deposited or rejected.
- Checks that are dated considered stale dated (generally more than 6 months prior to the date of deposit unless otherwise noted)
- Checks that are post-dated.
- Checks that require authorization. (e.g., COMCHEKS, BranchPay, RapidDrafts)
- Checks that are drawn on a financial institution outside of the United States.
- Checks that are not payable in United States currency.