

# Mobile Deposit Frequently Asked Questions

## 1. Who is eligible to use Mobile Check Deposit?

A. Mobile Deposit is available to West-Aircomm members in good standing that are enrolled in Virtual Branch online banking with a valid email address.

## 2. Is there a fee to use Mobile Check Deposit?

A. No. There is not a fee for this service, however, mobile carrier fees may apply.

## 3. What devices can I use to deposit checks?

A. Mobile deposits are available with West-Aircomm's mobile app using Android smartphones and Apple devices with rear-facing cameras.

## 4. What accounts can I deposit funds into using Mobile Check Deposit?

A. You can deposit funds into your West-Aircomm personal checking or savings accounts.

## 5. How do I endorse a check for Mobile Check Deposit?

A. On the back of the check in the endorsement area, sign your name as it is listed on your West-Aircomm Federal Credit Union account. Under your signature, print the words "**FOR REMOTE DEPOSIT ONLY AT WEST-AIRCOMM FCU** followed by **YOUR ACCOUNT NUMBER (i.e. 12345)** If Mobile Check Deposit will not accept your check, please bring it to the West-Aircomm Federal Credit Union branch nearest you to make your deposit.

## 6. Can I make loan payments using Mobile Deposit?

A. While you cannot apply a check deposited through a mobile device directly to a loan, you can use West-Aircomm Federal Credit Union's online or mobile banking to transfer available funds to the loan balance once the check has been posted to your checking or savings account.

## 7. Will I have funds available immediately after depositing a check through Mobile Check Deposit?

A. Your funds will be made available within 2 business days of your deposit.

## 8. What checks are ineligible for deposit??

A. West-Aircomm Federal Credit Union reviews each item deposited through Mobile Deposit and may return the check if there are issues with the deposit. Examples of ineligible checks include:

- Checks not payable to the account owner
- Torn or damaged checks
- Altered or suspect checks
- Incomplete checks
- Checks drawn on banks located outside the United States
- Checks drawn in foreign currencies
- Checks dated more than six months prior to the date of deposit
- Checks dates in the future of the date of deposit
- Items previously processed
- Checks with unreadable MICR information

**9. Are there any limits on how much I can deposit?**

*A. The limit for funds deposited using Mobile Deposit is \$5,000 with a per item limit of \$3,000. There is no max number of times per day or rolling 30-day amount.*

**10. What are some tips for taking a good photo of my check?**

*A. Here are some tips for taking a good photo:*

- Before taking the picture of the check, review the check to ensure all check information is clearly visible on the check in dark ink: Amount, Payee, Signature of the check drawer, Date, Check number, MICR line, routing, and transit numbers.
- Sign the back of the check and write “FOR REMOTE DEPOSIT ONLY AT WEST-AIRCOMM FCU followed by YOUR ACCOUNT NUMBER (i.e. 12345)” under the signature in the endorsement area. Checks deposited through Mobile Deposit will be rejected if it is not endorsed.
- Smooth out the check so that it is free of wrinkles or curved-up edges
- Place check on a dark flat surface
- Hold the phone directly over the check – this will avoid blurred areas common with photos taken at an angle
- Take the photo in a well-lit area, preferably without the use of flash

**11. What do I do with the check after I make the mobile deposit?**

*A. West-Aircomm Federal Credit Union recommends that once you confirm your deposit has posted (via your Online Banking account history or monthly statement), keep the check in a secure place for 180 days from check posting date. After 180 days, it is safe to destroy the check.*