

# First Ohio Community FCU Mobile Check Deposit

## Frequently Asked Questions

### **How Do I Enroll in Mobile Check Deposit?**

On the bottom menu bar of the mobile app, click the “Move Money” icon and select “Deposit Check”. From here, you will be prompted to sign into your online account where you may select “Register”. After registration has been submitted, your account will be reviewed within one business day and should your account be approved, you will be notified via email.

### **Will I need a Different User Name and Password for Mobile Check Deposit?**

No. Your online banking credentials will log you into both online banking and mobile check deposit.

### **Is There a Fee to Use First Ohio CFCU’s Mobile Check Deposit?**

No. Our Mobile Check Deposit product is FREE to all eligible FOCFCU members.

### **What Devices Are Currently Supported?**

As long as you can use First Ohio CFCU’s Mobile App, you will be able to use the Mobile Check Deposit.

### **Can Any Member Enroll in Mobile Check Deposit?**

Mobile Check Deposit is open to members in good standing with the credit union, however all deposits are subject to review prior to funds becoming available for use.

### **Do I Need to Provide Any Additional Information on My Check When Using Mobile Check Deposit?**

Yes. To aid in processing, please make sure to include your signature, the account number and the words **“For FOCFCU Mobile Check Deposit Only”** on the back of the check.

### **Do I Need to Keep My Check After Submitting It Using Mobile Deposit?**

Yes. It is a good idea to hold onto checks you deposit until you can confirm the funds are in your account. Once confirmed, be sure to safely destroy the check.

## **How Long Does It Take for a Check Deposit to Post Using Mobile Check Deposit?**

For the most part, all mobile checking deposits will post within 24 hours of a successful deposit (sometimes within minutes), however it is important to note that all deposits are subject to review and funds may not be available for immediate withdrawal.

## **What Accounts Can I Deposit to?**

Members can make deposits to their personal savings and checking accounts **only**.

## **Are There Different “Check Hold” Rules for Mobile Check Deposit?**

No, the same hold rules apply as if someone was depositing the check with a teller.

## **Where Can I Find a History of My Mobile Check Deposits?**

After logging in, you can select “View Mobile Check Deposit History”. This will provide you with the last 30 days of mobile check deposit transactions and their current status.

## **Will I Be Notified If My Item Is Rejected?**

If a deposit has been rejected for any reason, an email will be sent to the email address on file for the account.

## **My Check Image Keeps Getting Rejected, What Am I Doing Wrong?**

For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of those aspects are not clearly identifiable, your check may come back rejected. Here are a few tips for the best photo quality:

- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatten it out.
- If you have a check with a light background, be sure to take the picture on a solid, darker surface to show contrast between check and background.
- Be sure that all four corners of your check are entirely within the frame that is provided on the screen.
- Hold steady. Be sure that the check is not blurry.
- Avoid shadows.