



## **Mobile Deposit FAQ**

### **Q. Is there a cost for Mobile Deposit?**

A. No. This convenient service is free for our members.

### **Q. How do I access Mobile Deposit?**

A. You access Mobile Deposit from within the KCCU app. You can download the app from the App Store or Google Play. You must be signed up for Online Banking to use Mobile Deposit.

### **Q. How do I sign up for Mobile Deposit?**

A. Within the KCCU app, you go to the Move Money icon and select Deposit Check. Click on the icon and you will be directed to log into your online banking. Then on the next screen you simply click Register. It may take up to 24 (business) hours for your request to be approved so check back either later that day or the following day.

### **Q. Will I need a different username and password for mobile deposit?**

No. With our new and improved app, you will no longer need a separate login. Your online banking credentials will log you into both online banking and mobile deposit.

### **Q. What if I forget my Username or Password for Online Banking?**

A. If you forgot your username or password please contact us at 269.968.9251 or 800.854.5421, or email us at [contactus@kelloggccu.org](mailto:contactus@kelloggccu.org).

### **Q. Do I need to endorse the check I am photographing for deposit?**

A. Yes. Always endorse the back of the check before you take the picture. We also ask that you write "For Mobile deposit only" and include the date you submitted the deposit on the back of the check. This will help to protect you in case the check is lost or stolen. It will also help you keep track of the day the deposit was submitted.

### **Q. Once my check is deposited, what should I do with the original?**

A. Please keep your check until you see that it was successfully deposited, then you can dispose of the check after 30 days.

### **Q. How can I see the status of my deposit?**

A. You can review the status of your deposit from within the deposit check area of the app. Click on the "View Mobile Check Deposit History" button and this will show you the last 30 day cycle of deposits that

have been made through Mobile Deposit only. From this screen, you can see your checks status - if it is in-review, approved, or rejected.

**Q. How soon can I expect my funds to be deposited?**

A. On average, you can expect your funds to be deposited within 1 day (24 business hours).

**Q. My check image was rejected, what's wrong?**

A. The following are tips to help make the check submission go smoothly.

- Make sure that all four corners of the check are in the photo.
- Take the picture of the check in good lighting and try to avoid having shadows on the check.
- Make sure the photo is not blurry and everything is legible.
- The picture of the check should be taken on a flat surface, preferably with a dark background so you can see the edges of the check.
- The only thing in the photo should be the check, there should be nothing in the background
- If your check is wrinkled try to smooth it out as much as possible.

**Q. What items cannot be deposited through Mobile Deposit?**

A. The following items cannot be accepted

- Cash
- Checks payable to any person or entity other than yourself
- Checks that are stale dated or postdated
- U.S. Savings Bonds
- Previously returned checks
- Checks payable to yourself and another party who is not a Joint Owner on the account
- Checks payable through a Foreign Financial Institution or in Foreign Currency
- Checks that show evidence of alteration, or that you know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Any non-negotiable item