

Mobile Check Deposit FAQ's

What is Mobile Check Deposit (MCD)?

MCD is a feature within the Western Sun Federal Credit Union (WSFCU) Mobile app. It is a secure service that allows you to deposit paper checks into your WSFCU accounts from anywhere using your mobile device by taking a picture of a check and transmitting the image.

Is MCD secure?

MCD uses the same level of security and encryption standards as online banking, ensuring that member deposits and personal information are completely safe.

What type of mobile device do I need to use Mobile Check Deposit?

You must first download the WSFCU Mobile app in order to access MCD. The app is currently available for Android™ (greater than 5.0) and iOS® devices (iPhone® with iOS 11.0 or later). A camera in your mobile device and a connection to the Internet is required in order to use Mobile Check Deposit.

What are the Eligibility Requirements?

- Your checking account must be open for at least three (3) months.
- You must have three (3) or less overdrafts on your checking account in a quarter.
- You must have a regular or Green Teen Checking account OR a Money Market account. MCD is not available for Fresh Start Checking accounts.
- Loans with WSFCU must be current and in good standing.
- You have not caused the credit union a loss such as a charged-off loan(s).

Again, you must be enrolled in [Internet Banking](#) and have downloaded the free WSFCU Mobile Banking app. Before depositing your first check, you must read and accept the [Mobile Check Deposit Agreement](#).

How do I make my first mobile deposit?

Making your first mobile check deposit is fast and easy:

1. Make sure you have downloaded the WSFCU Mobile Banking app for either your iPhone®, iPod touch® or Android™ device
2. Sign in on the WSFCU Mobile Banking app using your Internet Banking user ID and password

3. Choose the ICON of the camera on the ACCOUNTS screen
4. As part of enrollment in the service you'll be asked to read and accept the Mobile Remote Deposit Capture Services Agreement
5. Select the checking account into which you want to deposit the check
6. Enter the amount of your check
7. Endorse the back of your check with your signature and "**Mobile Deposit to Western Sun FCU**"
8. Snap pictures of the front and back of your check
9. Submit the check for deposit

You will receive onscreen confirmation that your check image was received.

Receipt of such confirmation does not mean that the transmission was error free or complete. It is your responsibility to verify that your deposit was made into the selected account. We will not contact you to tell you that your check has been rejected.

How should I endorse the check?

Endorse all checks transmitted through Mobile Check Deposit with "**Mobile Deposit to Western Sun FCU**" and sign the back of the check. Checks not endorsed with these words and your signature may be rejected.

Why do I need to include the words "MOBILE DEPOSIT" on the back of my check?

These words ensure that your check isn't deposited again at a WSFCU branch or another financial institution. This helps protect your account from theft and fraud.

Is there a cost to use MCD?

No, MCD is a free service offered to you; however, we do reserve the right to charge for this product at any time with at least a thirty (30) day notice to you.

Do I need to include a deposit slip with my check?

No, a deposit slip is not required.

Can I deposit more than one check at a time?

No, only one check can be deposited at a time.

Can I deposit more than one check per day?

Yes, you can. See below for daily and monthly limits.

If I discover I've entered an incorrect amount for a deposited check, should I re-deposit the check?

No. The system should reject the deposit for the numbers not matching.

What happens if I chose the wrong account to deposit the check?

You will have to transfer the funds once they have been deposited through Internet Banking or MCD.

Can I use MCD to deposit funds to accounts other than WSFCU checking or savings accounts?

No. The eligible deposit accounts will appear in the Accounts list.

When will my funds be available?

Deposits received before 4pm on a normal business day will be credited within two days. Business days do not include weekends or federal holidays.

What types of checks does MCD NOT accept?

- a. Checks or items payable to any person or entity other than you.
- b. Checks or items drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder.
- c. Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- d. Checks or items previously deposited via RDC or otherwise converted to a substitute check, as defined in Reg CC.
- e. Checks or items drawn on a financial institution located outside the United States.
- f. Checks or items that are remotely created checks, as defined in Reg CC.
- g. Checks or items not payable in United States currency.
- h. Checks or items dated more than 6 months prior to the date of deposit.
- i. Starter or counter checks.
- j. Money Orders and travelers checks.
- k. AMEX Gift Cheques.
- l. Checks that require authorization (e.g. COMCHEKS, BranchPay, RapidDrafts).
- m. Loan or credit card payments.
- n. IRA and Share Certificate deposits.

- o. Checks or items prohibited by WSFCU's current procedures relating to the Services or which are otherwise not acceptable under the terms of your WSFCU account.

Note that Government checks are often problematic and are not recommended for Remote Deposit. We suggest you bring those to the branch to ensure timely availability of your funds.

What should I do with my check after using MCD?

Upon your receipt of a confirmation from WSFCU that we have received the image of an item, you agree to retain that item for at least **forty-five (45) calendar days** from the date of the image transmission. After that 45-day period you agree to prominently mark the item as "Electronically Presented" or "VOID" and to properly dispose of the item to ensure that it is not re-presented for payment. And, you agree never to represent the item for payment to WSFCU or any other party. You will promptly provide any retained item, or a sufficient copy of the front and back of the item, to WSFCU as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for WSFCU's audit purposes.

Do I have to choose to either use MCD or in person/branch deposits?

No. You can still make deposits in whatever method is most convenient for you. You do not have to choose one or the other services.

Is there a daily limit to the total deposit amount or per check total?

Yes. We allow up to \$2,000 per item with a \$2,000 limit per day and a \$5,000 deposit per month. Please refer to the MCD Agreement or ask a Member Services Representative.

I submitted a check but then I received a Secure Message instructing me to bring the check to a branch office. Why?

There was a problem either with the check, with you meeting the eligibility requirements or your limits were exceeded. Most likely there was something wrong with the check.

Below are a few common errors that may cause your check to be rejected:

- Folded or torn corners
- Front image is not legible
- Amounts not matching
- Routing and account numbers are unclear
- Image is too dark
- You did not meet the requirements to use Mobile Deposit

Techniques for capturing a good check image are as follows:

- o Take the photo against a background with a strong contrast between the check and the surrounding area.
- o Position the camera above the check so there is no angle.
- o Move any objects that show up in the picture away from the check.
- o Make sure the check is visible, contains all four corners, is well lit and in focus.
- o The check must contain a readable check number, payee name, and endorsement as described below.
- o The check must contain a readable character (numeric) amount of the check and legal amount of the check.
- o The check must be drawn on an institution located within the United States.

What do I do if I wish to cancel the MCD service?

We can opt you out or block MCD. Visit your local branch, email us at memberservices@wsfcu.com or call us at (918) 362-1400 or (800) 828-4771.

What should I do if I need assistance or experience a technical problem while using MCD?

Mobile Check Deposit is a self-service feature and designed to be user friendly. If you need help, please contact a Member Service Representative by phone at (918) 362-1400, (800) 828-4771 or in person at any one of our branch locations. If there is a planned interruption of service, WSFCU will post an alert on our website.

What should I do if I experience an error?

Notify WSFCU of any suspected errors regarding your mobile deposit right away and no later than 60 days after the applicable account statement is provided. Unless you notify WSFCU within 60 days from your statement date, such statement regarding all deposits made through MCD shall be deemed correct and you are prohibited from bringing a claim against WSFCU for alleged errors.

How do I know if my deposit was successful?

It is your responsibility to verify the deposit was made. Please check your account to confirm that the deposit posted to your account up to two days after the mobile deposit. Receipt of a mobile confirmation does not mean the transmission was error free, complete or that it will be credited to your account. WSFCU is also not responsible for items we do not receive or for images that are dropped during transmission.

What happens to my account if my check is ineligible for deposit?

If WSFCU subsequently determines that your check was not eligible for deposit after we gave you such funds, we reserve the right to remove these funds and charge back to your account at any time plus any fee according to the Fee Disclosure.

If my use of MCD is revoked, how do I re-qualify?

You must wait at least 90-days (with no continued activity representing a loss to WSFCU) to request reenroll in MCD and must meet the same Eligibility Requirements as seen on the first page to be approved.

How can I get a copy of my image after submitting my deposit?

You may request a copy of check by contacting WSFCU. Check images will not be available on Internet Banking. Please see Fee Disclosure for charges.

**WSFCU does not charge you a fee for using this service. However, charges from your wireless carrier may apply. The MCD service is subject to eligibility.*