



Mobile Check Deposit FAQs

General Questions:

What is mobile check deposit?

Mobile Check deposit is a service that allows a member to submit a check to CHOICE ONE COMMUNITY FCU (COCFCU) for deposit via their smartphone. This is done by capturing an image of the front and back of the check (via the camera on the device) to be deposited and then submitting the image to COCFCU via the device.

Is mobile check deposit included in the COCFCU mobile app or is there a separate app that must be used?

Mobile check deposit is integrated into the new COCFCU app and can be found under the "Deposit" tab.

Is the COCFCU mobile app required in order to use the service?

Yes. The member must download the COCFCU app to a camera-enabled Apple iOS or Android device. Mobile check deposit is not available via a computer or non-Apple iOS/Android device. The member must be enrolled in Virtual Branch for COCFCU mobile app to work.

Do all members qualify for the service?

Most members will. There are eligibility requirements that must be met at the time that the member submits their enrollment request and that must be maintained in order to qualify for the service. These requirements can change at the sole discretion of COCFCU. Currently, the eligibility requirements are as follows:

- Must be enrolled in Virtual Branch and Choice One Mobile App for smartphones
- Must be a member for 90+ days and 16 years of age or older.
- Member and account must be in good standing.
- All loans must be current.
- The following members will be excluded from eligibility of the criteria above:
 - 3 or more NSF's or Courtesy Pay coverage within the last 3 months.
 - 6 or more NSF's or Courtesy Pay coverage within the last 12 months.

Are there deposit limits and/or check holds for deposits made through mobile check deposit?

Yes. In order to maintain prudent risk standards, limits and hold rules apply and are at the sole discretion of COCFCU. The current daily dollar limit is \$1,500.00 per business day for qualified users. There is no daily or monthly statement cycle limit on the number of items, as long as the respective dollar limits are not exceeded.



Is there a fee for the service?

No. This service is available to our members free of charge; however, we reserve the right to change that at any time.

Enrollment Questions:

How does a member enroll in the service?

Enrollment requests can be submitted using the Virtual Branch email system.

Once a member requests to enroll, how long does it take for COCFCU to approve the enrollment?

It will can take 1 to 5 business days to review.

How will the member be notified of the decision regarding their enrollment request?

Members will receive a secure message back thru the Virtual Branch email system informing them of the decision.

What recourse does the member have if their enrollment request is declined?

The member must work to meet the eligibility requirements and then they can submit a new enrollment request.

If the member is approved, can COCFCU remove/change the functionality at a later time?

Yes. COCFCU reserves the right to remove or change the functionality at any time. COCFCU will periodically review accounts enrolled in mobile check deposit to ensure they are maintaining all eligibility requirements.



Questions about Using the Service

Where does the member go to access the service on their mobile device?

Mobile check deposit is integrated into the new COCFCU app and can be found under the “Deposit” tab.

Does the member need to input any information about the check before snapping a picture of it?

Yes. The member must enter the dollar amount and the eligible account which they wish to deposit the check into.

Can a member deposit any type of check?

No. Not all checks/items are eligible to be deposited through mobile check deposit. Per the user agreement, the following items are not eligible for deposit:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks containing an alteration 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 is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees and signed by all payees.
- Checks previously converted to a substitute check, as defined in Federal Reserve Board Regulation CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Federal Reserve Board Regulation CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit or have time frame disclosed on the check itself.
- Checks or items prohibited by COCFCU’s current procedures relating to the Services or which are otherwise not acceptable under the terms of your COCFCU account.
- Checks payable on sight or payable through Drafts, as defined in Federal Reserve Board Regulation CC. Checks with any endorsement on the back other than that specified in this agreement.
- Checks that have previously been submitted through the Service or through an electronic deposit delivery system offered at any other financial institution and/ or COCFCU. (E.g. Mobile, Branch, ATM, Consumer, Merchant and automated clearing house (ACH) check conversions.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department
- Money Orders and Travelers Checks.



- Checks that are drawn on or produced from any of your COCFCU account(s), written to yourself, and authorized by yourself for deposit to your own account.
- If an item is dishonored, you will receive an image of the original check or a substitute check as the chargeback item.

Must the check be made payable to the account holder?

Yes. The check must be made payable to the account holder or joint account holder.

Must the check be endorsed?

Yes. The check must be endorsed in one of the following manners:

- "For mobile deposit only" on the account with COCFCU.
- Signature of payee(s) listed on the check.

Is the member required to capture an image of the front and back of the check, or just the front?

A clear image of both the front and back of the check must be taken and submitted.

Will the system reject an unclear image?

Yes. The member will then have the option to take the picture again.

What account types can the deposit be made into?

Checking, Savings, or Money Market.

How will the member know that their deposit has been successfully submitted and isn't just floating around in a black hole?

The member will receive a confirmation message upon successful transmission. The member can also view the history of all of their deposits by selecting the "View mobile deposit history" option on the "Deposit" page of the mobile app.

How will the member know if their deposit has been accepted or rejected?

The member can view the history of all of their deposits by selecting the "View mobile deposit history" option on the "Deposit" page of the mobile app. From this section you can view "All", "Accepted", "Pending", or "Failed"

Are funds immediately available after the item has been accepted?

No. Mobile check deposits are subject to holds and at the sole discretion of COCFCU.



How will the member know when the funds have been deposited into their account and available for use?

The member can see all of their transaction history 24/7 through online/mobile banking. They will not receive a specific notification when the deposit has been made and the funds are available.

How long should a member expect to have to wait before their deposit is completed and the funds are available?

Funds should be available within three (3) business days (Monday-Friday, excluding holidays); however, extended holds may be placed on items at the sole discretion of COFCU.

Can a member deposit a check to an account that is in a name other than their own?

Yes. If a member is linked to another account for deposit purposes, they will be able to deposit a check into that linked account, but the check must be made payable to the owner or joint owner of the account to which the check is being deposited into.