

## Mobile Check Deposit Frequently Asked Questions

### What is Mobile Check Deposit?

First Capital Federal Credit Union members can deposit checks using Mobile Check Deposit and the camera on their iOS or Android mobile device through First Capital's mobile application.

### Why would I use Mobile Check Deposit?

Enjoy the convenience of making deposits on your time schedule and in the comfort of your home or workplace.

### Is Mobile Check Deposit available to all First Capital members?

Members must qualify for access to this service based on the following criteria:

- Membership is open 30 days
- Member must have an email address on file
- Member must be 18 years of age or older
- Membership is not a Trust, Rep Payee, Estate, or Custodial

For additional questions, please contact us at [contactcenter@firstcapitalfcu.com](mailto:contactcenter@firstcapitalfcu.com) or call 800.893.2328 or 717.767.5551 to speak to a Member Service Representative.

### Is Mobile Check Deposit secure?

Yes. We use SSL encryption to communicate securely with our services, as well as state-of-the-art security measures to protect your personal information and account(s).

### What are the system requirements for Mobile Check Deposit?

You must have an Android phone or iPhone and the latest version of the First Capital mobile app.

### Do I have to be a member of First Capital FCU to use Mobile Check Deposit?

Yes, you must be a member. For more information on how to become a member, please visit [www.firstcapitalfcu.com](http://www.firstcapitalfcu.com).

### Do I have to enroll in Mobile Check Deposit to use it?

Yes. You will be asked to accept the terms of agreement the first time you use it.

### Can my Mobile Check Deposit eligibility be revoked?

Yes. First Capital reserves the right to revoke access to Mobile Check Deposit without prior notification.

### Can I cancel Mobile Check Deposit?

This service is available for you to use at your discretion, just discontinue using the feature on the app.

### Can I deposit to any of my shares with Mobile Check Deposit?

You can use Mobile Check Deposit to deposit funds to your Primary Share/Savings, All Purpose Share/Savings or Share Draft/Checking accounts.

### Can I deposit any check with Mobile Check Deposit?

You should only use Mobile Check Deposit for domestic checks not drawn on your own account. Checks must be made payable to a member/joint-member of the share and must have the proper endorsement on the back.

#### Unacceptable deposits:

- Check is stamped with a "non-negotiable" watermark
- Check shows any evidence of alteration
- Check is issued by a financial institution in a foreign country
- Check is incomplete
- Check is "Stale-dated" or "post-dated"
- Savings bonds
- Third party checks
- Any items with a restrictive endorsement
- Money orders
- Travelers Checks
- Cash
- A check previously converted to a "substitute check," as defined by Regulation CC

### Should I endorse the back of the check?

Yes. If you don't endorse the back of the check, your Mobile Check Deposit will not go through. Your endorsement should include the signature of all payees noted on the face of the check OR the restrictive endorsement "For Mobile Deposit Only at First Capital FCU"

### I inadvertently selected the wrong account for the deposit. What should I do?

You may transfer funds using one of First Capital's many, convenient transfer options.

### Can I view Mobile Check Deposit check images online?

Not at this time.

### What should I do with the check once it's been accepted with Mobile Check Deposit?

Upon receipt of confirmation from First Capital FCU that the check image has been received, prominently mark the item with the reference number provided. Retain the check in a secure location for 60 days and then destroy the original check. This is a completely electronic process and you do not need to mail the physical check to First Capital FCU.

### Who can I contact for more information or assistance with the application?

If you need further information or assistance, you may contact us at [contactcenter@firstcapitalfcu.com](mailto:contactcenter@firstcapitalfcu.com) or call 800.893.2328 or 717.767.5551 to speak to a Member Service Representative.

### What do I do if I can't get Mobile Check Deposit to work?

Review the Troubleshooting Tips to assist with using the application. If you need further assistance, contact us at [contactcenter@firstcapitalfcu.com](mailto:contactcenter@firstcapitalfcu.com) or call 800.893.2328 or 717.767.5551 to speak to a Member Service Representative.

### Are there any fees associated with Mobile Check Deposit?

Currently First capital does not charge a fee for this service. However, we reserve the right to institute a fee should the need arise in the future.

### What do I do if I accidentally present a "duplicate" check?

Contact First Capital immediately by emailing [contactcenter@firstcapitalfcu.com](mailto:contactcenter@firstcapitalfcu.com) or calling 800.893.2328 or 717.767.5551.

### How will I know that my deposit was accepted and credited to my account?

On the Deposit Status screen, you will see the words, "Deposit accepted." And under that, "Thank you for using Mobile Check Deposit." A notification will be sent to your email address on file when the deposit has been credited to your account.

### What if I don't receive an email notification?

Please contact us by emailing [contactcenter@firstcapitalfcu.com](mailto:contactcenter@firstcapitalfcu.com) or calling 800.893.2328 or 717.767.5551 to make sure we have the correct email address on file.

### When is my money available for use?

Deposits made outside regular business hours will be credited the next business day. For Mobile Check Deposit, business days and hours are Monday through Friday, 8:30 a.m. – 4:00 p.m., excluding Credit Union holidays. The availability of deposits made via Mobile Check Deposit will be dictated per Reg CC guidelines as noted in the [Funds Availability Disclosure](#).

#### [Are there deposit limits associated with Mobile Check Deposit?](#)

There is a \$10,000.00 single check limit for Mobile Check Deposit. There is no limit on the number of transactions a member may complete via Mobile Check Deposit in a single day.

#### [Can I deposit more than one check at a time?](#)

You can only deposit one check at a time using Mobile Check Deposit. However, there is no limit on the number of transactions you can complete.

#### [Is my Mobile Check Deposit subject to a hold?](#)

Generally, deposits are made available for use immediately. However, in some cases a hold may apply. Refer to the [Funds Availability Disclosure](#).

#### [Why is my balance not reflecting my recent Mobile Check Deposit?](#)

Your Mobile Check Deposit will not immediately post to your account. Items will be reviewed within one business day.

### **Troubleshooting Tips**

#### [Steps to capture the check images:](#)

- After entering the dollar amount of the check, tap "Capture Check Front" to enable the camera.
- After successfully capturing the front image, wait for "Capture Check Back" to appear, and then tap it to enable the camera.
- If the camera does not focus properly on the image, close the camera window and click "Capture Check Front" or "Capture Check Back" to enable the camera again.

#### [The check image is not accepted:](#)

- Ensure the numbers printed on the bottom of the check Magnetic Ink Character Recognition (MICR) line are clear and readable.
- Check for any stray writing or other markings in the MICR line that could prevent Mobile Check Deposit from clearly reading the numbers.

- Ensure that the MICR line was not cropped out, which would prevent Mobile Check Deposit from clearly reading the numbers.
- Use a dark background, clear of shadows, to take the picture of the check.