



Mobile Deposit

America's Credit Union's free mobile deposit is available now to give you the freedom to deposit checks anytime and anywhere using ACU's mobile banking app for iPhone, iPad, and Android devices. An Android tablet app will be available at a later date.

ACU's mobile deposit makes depositing your checks convenient, simple, and secure, and it will save you time and give you faster access to your money.

Mobile deposits for personal savings and checking accounts are free. Mobile deposits for business accounts are free for the first five deposits each month; thereafter, they will be charged \$0.50 per check.

Requirements

- A savings (and checking account if applicable) account that has been open for at least 90 days and is in good standing.
- Be enrolled in Access 24 (phone banking) and an existing ACU Home Banking user with an active status. User must have current e-mail address in Home Banking.
- An iPhone, iPad, or Android device with a camera and Internet access from either a WIFI source or 4G LTE network.
- Our ACU iPhone app, iPad app, or Android phone app.

How To Register

- If you are downloading an ACU mobile app for the first time, you first need to set up on a home computer or laptop. Then download our app for the device you are using. If you haven't already signed up for Access 24, sign up to receive your Online Banking User ID and Password. Once you have your app, User ID, and Password, you can click on your app and can log in using your User ID and Password.
- If you already have our app, you will get a notice (around October 6, 2014, or later) to update your app. Those with automatic app updates will have this done automatically. Once the update has been completed, enter your User ID and Password.
- Go to Deposit Checks in the Menu. Read the disclosure agreement and choose to **accept** the agreement.
- You will receive an e-mail from ACU stating your registration has been approved or denied. Once approved, you are ready to use mobile deposit.

How It Works

- Mobile deposits must be endorsed on the back of your check with your **signature**. **Underneath your endorsement**, you must write your **member number** and **"For Mobile Deposit Only at America's CU"** (checks will be rejected if not properly endorsed).

- ACU staff will review each submitted check as if it were being presented in person. **Deposits will not be immediately credited to your account.**
- The cut-off time for mobile deposits is 3 p.m. Central Time, Monday through Friday during normal business hours. Deposits will be reviewed and approved or denied after 3 p.m. An e-mail will be sent to your Home Banking e-mail address informing you that your deposit was accepted or denied. Deposits are not processed on weekends or holidays.
- Deposits submitted after 3 p.m. Central Time will be reviewed on the following business day after 3 p.m.
- Deposits may be subjected to holds in accordance with ACU's Funds Availability Policy. **Approval is at ACU's discretion.**
- Deposits will not be seen in Online Banking or mobile app transaction histories until the deposit has been reviewed, accepted, and **posted** to your account.
- You need to save the original deposited check for 60 calendar days after you receive your check deposit confirmation e-mail.
- Deposit limits are \$5,000 per deposit with a \$5,000 daily maximum and a \$50,000 30-day maximum.

Mobile Deposit Directions

Open ACU's mobile app and enter your User ID and Password.

- Touch **Deposit Checks** option.
- Touch "To" and use the **Select An Account** dropdown to choose the deposit account (savings or checking).
- Click **Enter An Amount** to enter the deposit amount for the check.
- Select **Front Of Check** to activate the camera on your device.
- Line up the check correctly and check the following: **well-lit area, no shadows, check within marked photo area, may need to stand, keep hands clear, check flat, no folded corners, no tears, no cuts, entered amount and check amount match.** Then select device's **Camera Icon** to take a photo of the front of the check.
- After clicking, you will return to the Check Deposit menu to see a small image of the front of the check. Select **Back Of Check**.
- Follow the same steps to line up and photograph the back of the check. Mobile deposits must be endorsed on the back of the check with your **signature. Underneath your endorsement, you must write your member number and "For Mobile Deposit Only at America's CU" (checks will be rejected if not properly endorsed).**
- You will return to the Check Deposit menu to see images of both the front and back of the check. You can now click **Deposit Check** to deposit the check to your selected account.
- When you receive the "**Success**" screen, you can choose to have the confirmation number and deposit overview sent to your e-mail address or multiple e-mail addresses. You will have to enter any e-mail addresses. The confirmation number and deposit overview show that ACU has received your deposit. (ACU staff will review each submitted check as if it were being presented in person. **Deposits will not be immediately credited to your account.** After review of your deposit, an e-mail will be sent to your Home Banking e-mail address informing you that your deposit was accepted or denied. Once accepted, you have access to your deposited funds.)