

## Frequently Asked Questions

**What can I do in Mobile Banking?** With Mobile Banking, your local branch is always open! You can view your account balances, transfer funds between your Russell Country accounts, pay bills, and more all from the convenience of your mobile phone. Please note, even though bill payments may be made through mobile banking, you must initially add payees through Online Banking.

**Who is eligible for Mobile Banking?** All members are eligible for Mobile Banking. All you need is an active Online Banking account and email address.

**How much does Mobile Banking cost?** Mobile Banking is just another free service we offer to our members. However, the ability to view web pages from your cell phone may carry additional charges from your cell phone service provider. Please refer to your wireless provider to inquire about carrier and web access charges.

**How do I access Mobile Banking?** To access Mobile Banking, simply download the Russell Country Federal Credit Union Mobile App through your device's app store. Our Mobile Banking app should work on any mobile device that has an Internet browsing program, an active data plan, and a reasonable signal through which to transmit and receive data.

**Is Mobile Banking secure?** Because security is one of our greatest concerns, our Mobile App has a One Time Pin (OTP) feature. The first time you log in, an email will be sent to your email address on file with an OTP to complete your registration. In addition, the Mobile Banking app will automatically log off after 5 minutes of inactivity.

**What happens if my phone is lost or stolen?** If your phone is lost or stolen, your personal banking information is still secure. If someone tried to access your accounts from your phone, they would still need your User ID and password to log in. Please call the credit union to lock your account until you can locate your phone, or establish a new, secure log in and password.

**What is Mobile Deposit?** Mobile Deposit allows you to take pictures of the front and back (endorsed) of a check payable to you and make an instant deposit to your account.

**Who is eligible for Mobile Deposit?** All members who have maintained an eligible checking or savings account for 120 days and are currently enrolled in Online Banking. Use of Mobile Deposit is subject to final review by the Credit Union, which may include information obtained from a consumer reporting agency such as a credit bureau or ChexSystems.

**Is there a cost to use Mobile Deposit?** No, Mobile Deposit is just another one of the free services we offer at Russell Country.

**Are there limits to deposits I can make through Mobile Deposit?** There are monetary limits on the amount of deposits you can make. Members may deposit up to \$2,500 per business day. However, multiple checks (up to 10) can be included in one deposit, and multiple deposits may be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the daily \$2,500 limit.

**How does Mobile Deposit work?** Simply endorse the back of your check (see below). Ensure you are in a well-lit area with indirect lighting. Place your check on a solid color, dark surface. Take a picture of the front of your check, and then take a picture of the back of your check. Your check will be deposited into the account you designate (any of your RCFCU checking, savings, or loan accounts). Check the History tab to ensure that your check has been accepted; just because your check is “received,” does not mean we will accept and deposit it. Please retain your original check(s) for at least 60 days after your mobile deposit is accepted. After that time, you should securely destroy the original check(s).

## **IMPORTANT INFORMATION ON CHECK ENDORSEMENTS**

**Russell Country requires all checks deposited through our mobile app to have the following endorsement on the back of the check:**

1. Member Signature
2. For Mobile Deposit at RCFCU Only
3. Account Number (optional)

**Checks that are not properly endorsed will be rejected and funds will not be deposited into your account. If rejected due to improper endorsement, a Russell Country representative will call you to discuss how to redeposit your check.**

**What types of checks can be deposited?** Single-party, domestic checks, made payable to the owner of the Russell Country Credit Union account, may be deposited through Mobile Deposit. At this time, we are unable to accept the following checks:

- Any item drawn on your own account
- Any item that has already been accepted or rejected for deposit
- Any item that is stamped with a “non-negotiable” watermark
- Any item that contains evidence of alteration to the information on the check
- Any item that is incomplete
- Any item that is “stale-dated” or “post-dated” (meaning 6 months or older)
- Savings Bonds
- Any third party check (any item that is made payable to another party and then endorsed to you by such party)

**When will my deposit be available?** Our policy is to make the first \$200 from your check deposits available to you on the same business day we receive your deposit. The remaining funds will be on hold until the second business day.

### **Mobile Deposit Tips**

- Always endorse your check with your signature **and** For Mobile Deposit at RCFCU Only
- Take photos of your checks in an area with good, but indirect, lighting, preferably on a solid color, dark surface

- Make sure the bottom of the check is aligned with the base guideline on the camera when taking a picture of your check. Make sure the entire check appears in the camera guidelines and fills the space as much as possible
- Keep your checks for 60 days after depositing through Mobile Deposit
- Always remember to log out of our mobile app when you are finished with your banking

Our wish is to keep your accounts secure at all times!

**Questions?** Please call us at (406) 761-2880 or 1-800-772-4343. We're here to help!