

Mobile Deposit FAQs

What is Mobile Deposit? Mobile Deposit allows you to take a picture 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 a free service we offer to our members.

Are there limits to deposits I can make through Mobile Deposit? There are monetary limits on Mobile Deposits. 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?

- 1) Endorse the back of your check (see below).
- 2) 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. Then take a picture of the back of your check. **Hint:** 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
- 3) Click “Submit” and your check will be deposited into the account you designate (RCFCU checking, savings, or loan accounts).
- 4) Check the History tab to ensure your check has been accepted. Although your check is “received,” it doesn’t ensure it will be accepted and deposited. Retain your original check(s) for at least 60 days after your 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:

- Items drawn on your own account
- Items that have already been accepted or rejected for deposit
- Items stamped with a “non-negotiable” watermark
- Items containing evidence of alterations to the information on the check
- Items that are incomplete
- Stale-dated or Post-dated items (older than 6 months)
- Savings Bonds
- Third-party checks (made payable to another party and endorsed over to you)

When will my deposit be available? Our policy is to make the first \$225 available to you on the same business day we receive your deposit. The remaining funds will be on hold until the second business day.

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