



Q: What is Mobile Deposit Capture?

A: Mobile Deposit Capture (MDC) is a service that is included in your mobile banking application, which allows you to take images of checks and deposit them directly to your account with One Credit Union.

Q: How do I know if I am eligible for the service?

A: All members who are in good standing with One Credit Union are eligible for the service. If you are not eligible, then you will receive an error message while trying to access MDC within the mobile app.

Q: Are all of the funds I deposit through MDC immediately available?

A: Up to \$200.00 per day will be made immediately available to you; the remainder is on hold for two business days.

Q: Once I submit a check for deposit and receive confirmation that the check was received successfully, is it possible for the check to be returned and the funds withdrawn from my account?

A: Yes, it is possible that the check will be returned during our review process. There are a variety of reasons that could cause a check to be returned, including improper endorsement. If this happens to you, you will receive a secure message through the mobile app from our Operations staff.

Q: Are there any limits to the quantity of checks or the dollar amount of checks deposited?

A: You are only able to deposit up to \$10,000.00 per day through MDC. There is not a limit on the quantity of checks that you are allowed to deposit.



Q: How long must I keep the original check once I deposit it through MDC?

A: We recommend that you keep the check for at least 45 business days after you successfully deposit the check through MDC.

Q: How do I endorse the check for deposit?

A: On the back of the check, you need to print "for mobile deposit only- One Credit Union" and then sign your name exactly as the check was made payable on the front of the check in order for it to be processed through MDC. This is the only endorsement that is acceptable to One Credit Union, and excludes the ability to utilize the checkbox in the endorsement area.

Q: Is it safe to use this service?

A: Yes, Mobile Deposit Capture is a safe and secure service that One Credit Union offers its members. It is part of our mobile banking application, which requires unique login credentials to access. If we detect that you are accessing your account from an un-registered device, we use multifactor authentication to verify your identity before allowing you to access your account. Once the check image has been submitted, that image travels down safe and secure channels for processing.

Q: What happens if I lose my phone?

A: It's unlikely that anyone will be able to access your account unless they know your username and password, although we do recommend that you change your password just to be safe. Remember to keep your account information safe – it's best to memorize it- and never store that information on your mobile device. Also, you should enable your device's built-in lock functionality if you haven't already. This will password-protect access to your device.