

Mobile Deposit - Frequently Asked Questions

What is Mobile Deposit?

Mobile Deposit is a free, secure, online service allowing you to deposit checks into eligible Mainstreet Credit Union accounts from a remote location. A check can be deposited into your Mainstreet Credit Union account by using your iPhone or Android smartphone camera. This convenient, 24/7 service, helps save time by eliminating the wait you might encounter at a branch.

What are the fees for this service?

At this time Mobile Deposit is provided to our members completely FREE of charge.

How does Mobile Deposit work?

Simple! For the iPhone or Android smartphone app, login to Mainstreet Mobile App and follow the prompts under “Deposits” to snap a photo of the front and back of your endorsed check.

In order to use Mobile Deposit, you will need the Mainstreet Mobile app installed on your iPhone or Android smartphone:

- Download the Mainstreet Mobile app from either iTunes or the Google Play store. Once the app has been downloaded, log in using your OnlineAccess ID and password. Tap on the LOGIN button located on the bottom of the screen. Tap on the “DEPOSITS” icon.
- *If you do not see the “Deposits” icon on the app’s main screen, you may have an older version of the app; you need to install the latest version of the app.*
- Select “Deposit a Check” paying close attention to the detailed guidelines for capturing the check image. Snap a picture of the front and the back of your check.
- Enter the dollar amount of the check.
- Select the account into which you would like to make the deposit.
- Submit your deposit to Mainstreet Credit Union for approval.

What types of checks can be deposited with Mobile Deposit?

Mainstreet Credit Union accepts any check drawn on a U.S. financial institution in U.S. dollars. This includes personal checks, money orders, cashier’s checks and payroll checks.

What types of checks cannot be deposited with Mobile Deposit?

The following items are not eligible for Mobile Deposit:

- Checks payable to any person or entity other than you, or to you and a non-joint owner party;
- Checks or items containing an alteration to any of the fields on the front of the check or item

(including but not restricted to the MICR line), or which you know or suspect, or should know and suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;

- Were previously deposited whether as an original item, substitute check, or image replacement document, without the Credit Union's express written consent;
- Are "remotely created checks," as defined in Regulation CC;
- Are drawn on a financial institution located outside the United States;
- Are not payable in United States currency;
- Were previously converted to a substitute check, as defined in Regulation CC;
- Are drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are a joint owner or an authorized signer/user;
- Are postdated or more than six months old;
- Are payable to cash;
- Are non-negotiable, whether stamped in print or as a watermark;
- Have been de-deposited or returned such as "non-sufficient funds" or "refer to maker" or returned for any other reason; or
- Fail to meet the check requirements and other current procedures relating to Mobile Deposit or are otherwise not acceptable under the terms of your Credit Union account

What are the deposit limits?

Deposits are limited to 5 per day to a maximum of \$5,000 total per day.

Monthly limits are established at a maximum of 15 with a total monthly limit of \$20,000.

You may send multiple scanned checks to the Credit Union in any one day. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. We reserve the right to change these limits at any time without prior notice to you.

How quickly will I get credit in my account for the deposit?

If imaged item is received and accepted before 4:00 p.m. Central Standard Time, Monday - Friday, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open.

Funds deposited using this service will generally be made available in three business days from the day of deposit. Mainstreet Credit Union may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as Credit Union, in its sole discretion, deems relevant.

What accounts can I deposit into when using the Mobile Deposit feature in the mobile banking app? The only accounts available for deposit with the mobile banking apps are Primary Savings, Checking and Money Market accounts.

Do I photograph both the front and back of my check?

Yes. During the deposit process, you will be prompted to photograph the front and back of your endorsed check.

How should I endorse my check for Mobile Deposit?

“FOR MOBILE DEPOSIT ONLY, Mainstreet Credit Union Account # _____” and the DATE of the deposit or as otherwise instructed by us.

How can I make sure the picture of my check is good enough to submit for deposit?

Taking high-quality photos of the check is imperative. You will have the option to view and accept the image or retake the photo. Make sure the check is centered, the photo is clear, well lit and taken from above. Here are some additional tips to help you capture your check image and make sure your deposit is posted to your account in a timely fashion:

- Use good lighting and make sure there are no shadows on the check.
- Place the check on a dark background.
- Place the check within the box on your phone’s screen with no other objects or edges visible.
- Focus is important! Being too close can make the image blurry. You can focus your image by tapping on your screen.
- Use the phone’s camera button within the app to take the picture, not the shutter button on the side of the phone.

How will I know if Mainstreet Credit Union received my deposit?

You will receive a notification email when your deposit is received. It will confirm the image has been accepted and verify the date, time and amount of your deposit. The email will be from RemoteDeposit@mainstreetcu.org. **Please note, this does not mean the deposit has been approved.**

How long should I retain my original check?

For your protection, retain the original check for at least 30 days AFTER receiving confirmation that it has posted to your account.

Can I photograph more than one check at a time?

You may only photograph one check per deposit, but you can photograph multiple checks in the same banking session.

Deposits are limited to 5 per day to a maximum of \$5,000 total per day. Monthly limits are established at a maximum of 15 with a total monthly limit of \$20,000.

If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be

subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. We reserve the right to change these limits at any time without prior notice to you.

What should I do if the picture of my check is blurry?

You have the option to retake the picture of your check before submitting or you may cancel the deposit. If you are unable to get a clear image of your check, please deposit it at one of our branches.

Can I re-deposit check that was returned?

No! If a check has been returned, it cannot be re-deposited through Mobile Deposit.

Do I need to sign an agreement before I can start using Mobile Deposit service?

You do not need to sign an agreement, but you must confirm acceptance of the Mobile Deposit Service Agreement and Disclosure that are displayed when you first access this service.

Can I scan a check right away?

No. Please allow 1-2 business days for your selected Share(s) to be added. Upon confirmation of the agreement, you will receive an email confirming your enrollment and identifying the accounts you selected.

When you sign-in to the Mobile App, a new 'Deposit' icon will indicate this service is available for your use.

Can I view a statement or history of deposits?

Yes. When you are in Mobile Deposit, you can use the MY ACCOUNTS icon to see a list of your accounts, select an account to review your transaction history. Your statements are available in OnlineAccess.

Can I still bring check deposits into a branch office?

Yes. Of course you can still make deposits by whatever method is most convenient for you.

Will holds be placed on checks submitted through Mobile Deposit?

Funds deposited using this service will generally be made available in three business days from the day of deposit. Credit Union may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as Credit Union, in its sole discretion, deems relevant.

Can I expect that all checks will scan correctly?

No. Variations in check sizes, colors and designs can impact the readability of a check. The scanned check images may be too dark after they are converted to black and white by the service. NOTE: It is for this reason that we recommend you keep your check intact for 30 days from the date of the deposit.

How can I review my online deposit transactions?

By clicking on "Review Deposits" while you are in a Mobile Deposit session.

What should I do with a check once it has been scanned successfully?

Store it in a secure location for at least 30 days, then shred it.

Why was I charged an overdraft fee on the same day I made a mobile deposit?

Charges for processed checks are posted all day. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, the deposit was not yet available to pay the debit transaction, which could result in an overdraft.

Why did I receive an email telling me to take a scanned a check to a branch office for deposit?

The scanned check might have been outside the criteria for your account. There can be various reasons for this, but it could be due to the check simply being illegible. Therefore, the check should be deposited at one of our branches.

Why is the amount I entered for a deposit different from the amount I got credit for?

After reviewing the deposited item, it was determined that the amount entered was different from the legal amount on the check. You can review the imaged check by clicking on the "Review Deposits" tab. If you need additional assistance, contact us at 913-599-1010 or 888-395-1010 during regular business hours.

My transaction says "complete," but I don't have a credit in my account. Why?

You can confirm your online deposits by going to the Review Deposits tab in Mobile Deposit. "Complete" in the Mobile Deposit history indicates that the Credit Union's review of the item has been completed. However, the item may be part of a batch file that has not yet been posted to your account.

What emails should I expect to receive regarding Mobile Deposit?

You will receive a "registration" email when you first start using Mobile Deposit. We will also notify you by email if a deposit is rejected or the deposit amount is revised.

What email address will I see when I receive communications about Mobile Deposit?

The sending email address will be: no-reply@mainstreetcu.org. For some members, these emails may be filtered into "Junk Mail" or "SPAM" folders, so be sure to check those folders periodically.

If I do not receive the confirmation email for deposit, what should I do?

The email address that we use for Mobile Deposit is the same one we use for all email communications to you. You can confirm that we have your current email address, in OnlineAccess under the User Options Tab. If you would like to change the email address

you can do so on this page. You will receive a confirmation by mail that you changed the email address.

What kind of Internet connectivity is required?

Your mobile device must have an appropriate data plan or wireless internet access allowing the transmission of data over the Internet.

How secure is my information?

In addition to login ID and password, we use multiple security layers, including advanced encryption. For added security, passwords and actual check deposit records or images are not stored on the mobile device. There are additional ways you can ensure the security of your deposit and account access:

- Protect your password
- Don't keep your password in a location accessible to others
- Don't allow others to do transactions for you
- Notify Mainstreet Credit Union if password security has been breached

Who should I contact if I have additional questions? Our Member Service staff is available to answer your questions and can be reached at 913-599-1010 or 888-395-1010.