



## Birmingham City Credit Union now offers **Mobile Deposit Capture**

### What is Mobile Deposit?

Mobile Deposit allows you to deposit to your account by taking pictures of the front and back of an endorsed check payable to you. The current deposit limits are \$500 per check per day.

### Who can use Mobile Deposit?

You must be a Birmingham City Credit Union member in good standing to be eligible to use Mobile Deposit Capture. Members must agree to the Mobile Deposit Capture User Agreement and be enrolled in Homebanking.

### When will my deposit be processed?

You must submit your check by 4:00 PM CST on a business day in order to have the check processed into your account on the day you make the deposit. Checks received on a non-business day, holidays or holidays on which the Credit Union chooses to remain closed, or after 4:00 PM CST will be processed on the Credit Union's next business day. However, in some circumstances, delays may occur.

The BCCU Funds Availability Policy applies to mobile deposits. BCCU will notify you by email if a deposit is reversed due to poor image quality, the amount, payees, endorsements, or other issues. To avoid duplicate images please contact BCCU about pending submissions before attempting to send the deposit again.

BCCU will send you notifications and receipts for your remote deposit items to the email address on file. Contact us immediately if you change your email address or use the self-service tools available to update your contact information.

### Is depositing my check with a mobile device safe?

Yes. The link between your mobile device and our mobile deposit site is encrypted to industry standards. Your scanned check is secure and protected through this link.

### What are some tips for using mobile deposit?

- ✓ Endorse your check with "For deposit only. BCCU Account #\_\_\_\_\_".
- ✓ Be in a well-lit area, avoid casting shadows and be willing to retake an image if your device's camera isn't focusing properly.
- ✓ Make sure the check is written clearly, legible, and in good condition.
- ✓ Persistence and patience may be required to get a good image.

### What if my check doesn't have very legible handwriting?

The image quality of the items must comply with the requirements established by regulatory agencies or associations. If the system is unable to read the check information, an error message will display. In that case, you may deposit the check in person at our branch.

A check will be rejected or returned if there are alteration to any of the fields on the front of the check which you suspect or know are fraudulent or not authorized by the owner of the account on which the check or item is drawn.

### My check was written more than six months ago.

#### Can I still deposit it?

No. The check is considered "stale-dated." You should request to have the person who issued the check reissue it with a current date.

### I have a check made payable to someone else.

#### Can I deposit it into my account?

No. This is considered a third-party check. Only checks made payable to the account holder(s) are accepted.

### What do I do with the check after it's been deposited?

We recommend that you store your original check in a safe place for up to 60 days. Do not write VOID across the front of it or destroy it until after this period. Be sure the check is not rescanned or deposited elsewhere unless BCCU specifically instructs you otherwise.



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