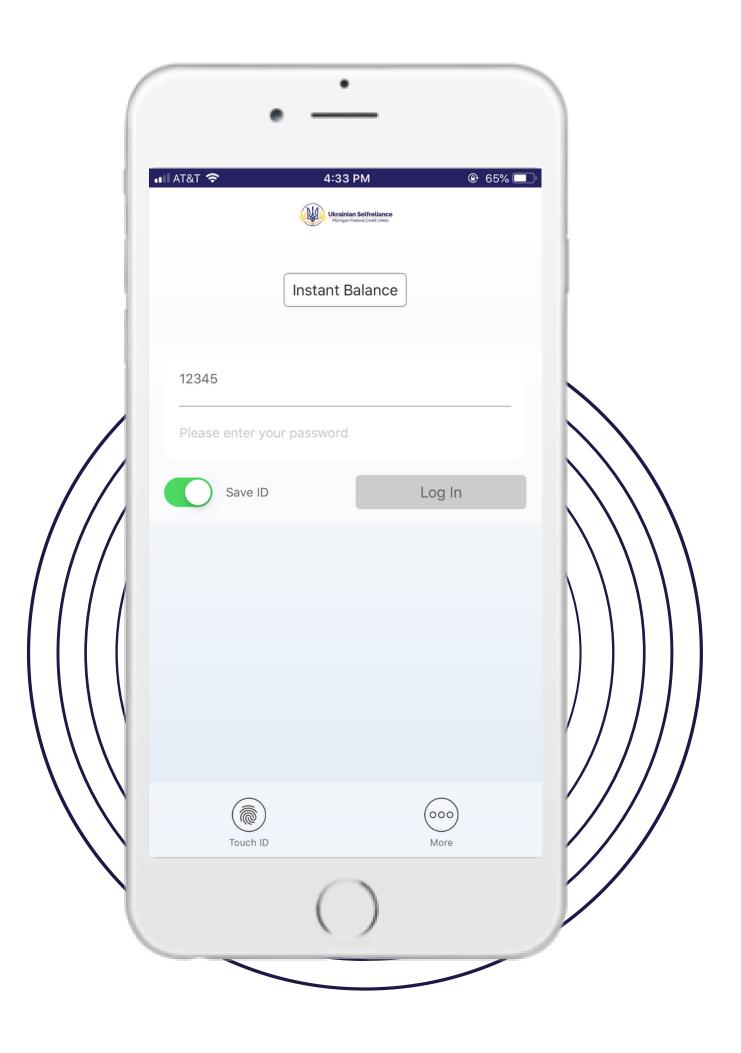


# Mobile Check Capture

How to deposit your check using our mobile app



## Download Our Mobile App

Search for us in the App Store/Google Play: USMFCU

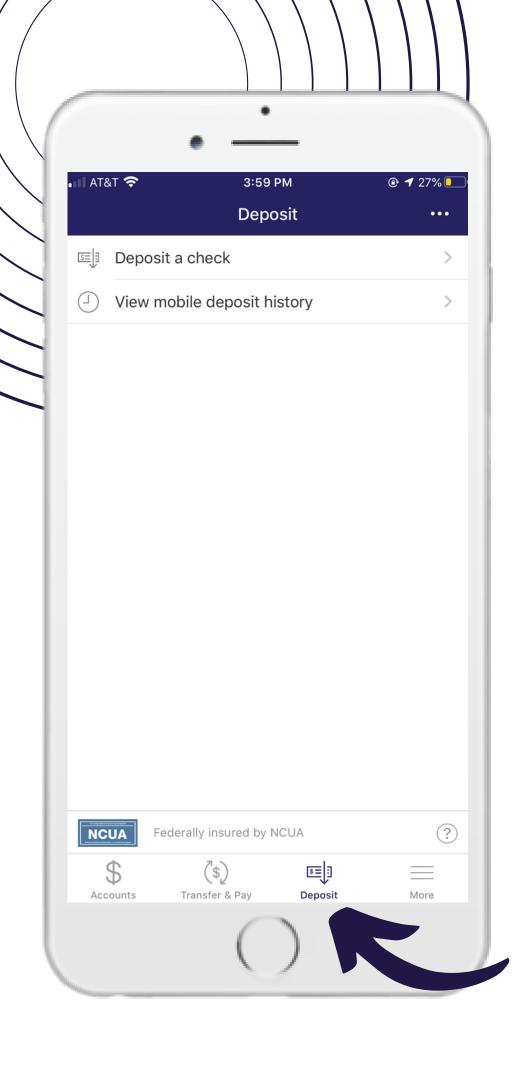




You must be signed up for online banking to use the app.

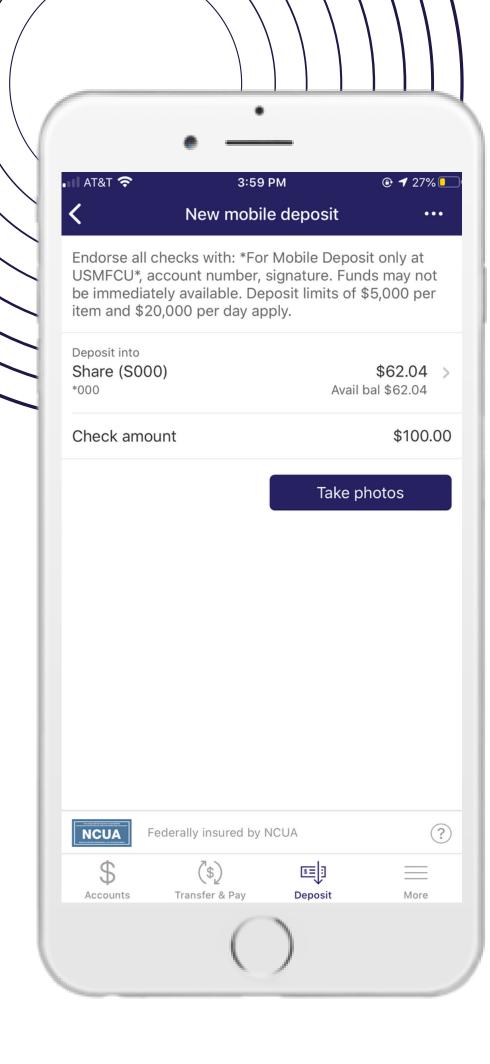
Login to the app:

Your LOGIN ID is your ACCOUNT NUMBER Password: same password you use for online banking



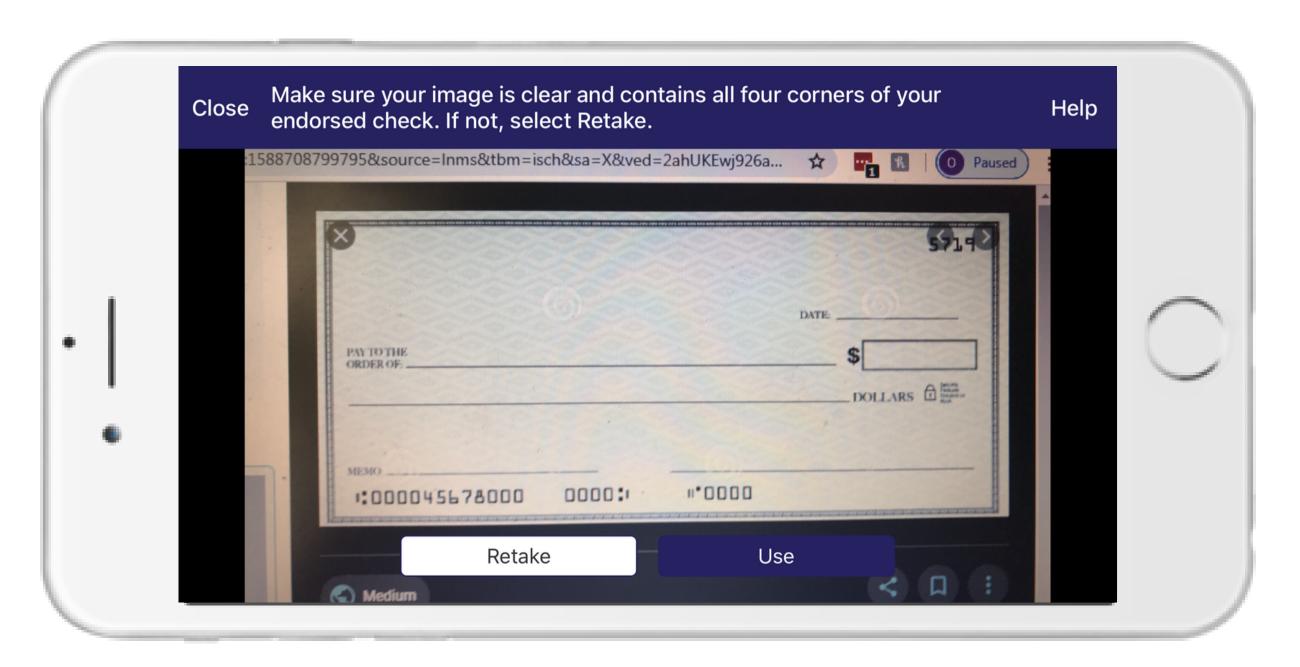
# To deposit your check:

- 1. Click on the "Deposit" icon at the bottom of the screen
- 2. Click "Deposit a check"

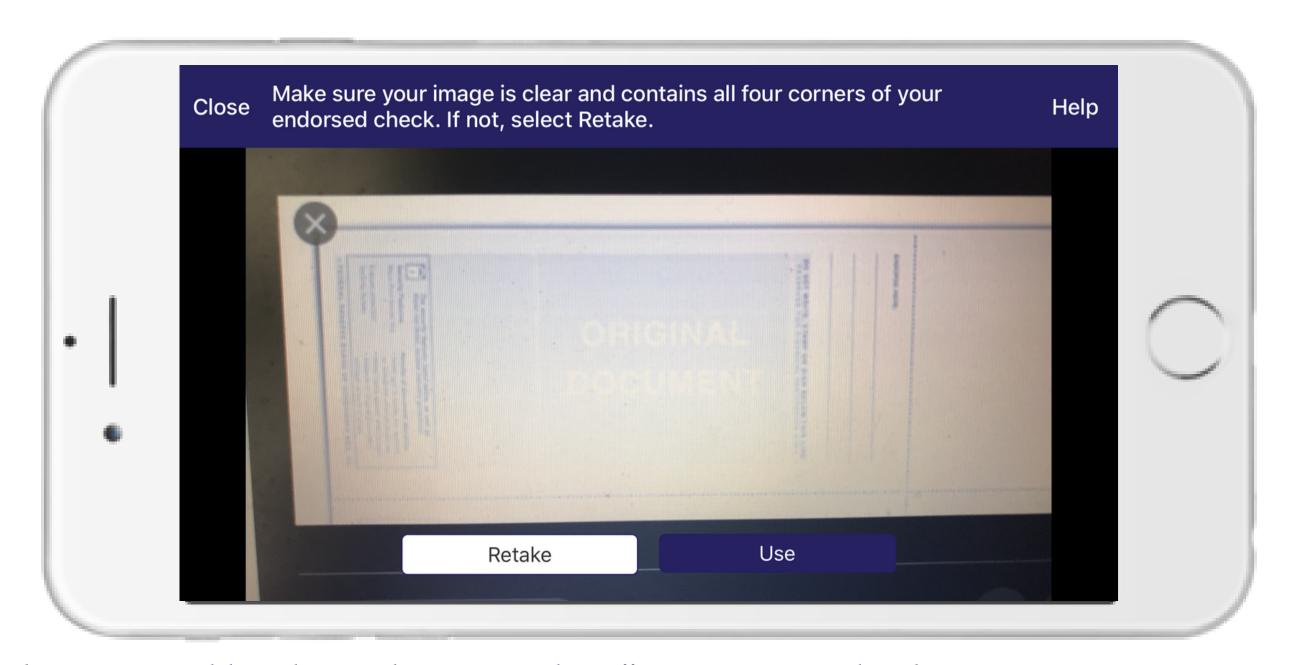


## To deposit your check:

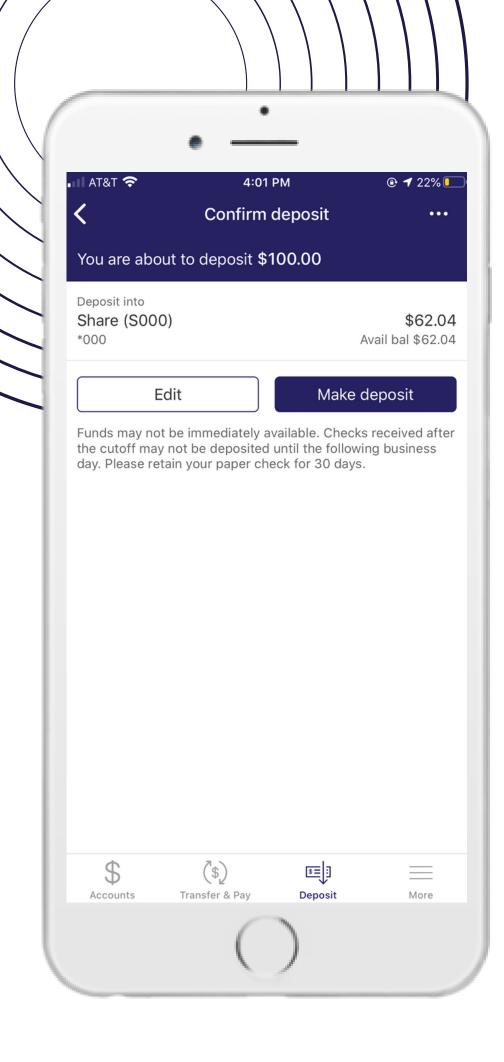
- 1. Read the instructions at the top carefully
- 2. Choose the account you would like to deposit into
- 3. Enter the check amount as seen on your check
  - Click "Take Photos"



- 1. Take a photo of the front of your check
- 2. If the photo is sufficient and fits into the frame, click "Use"
- 3. If the photo is not sufficient, click "Retake"

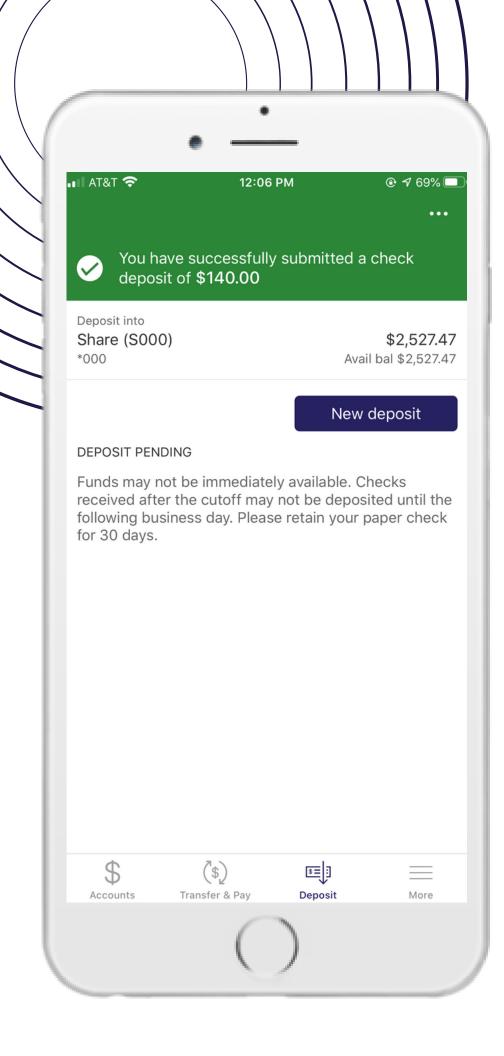


- 1. Endorse all checks with: "For Mobile Deposit Only at USMFCU", Account Number, Signature.
- 2. If you do not endorse the check properly, it will come back as failed.
- 3. Take a picture of the back of your check. Click "Use"



# Confirm your deposit

- 1. Before you finalize the deposit, double check the information you provided.
- 2. If everything looks correct, click "Make Deposit".
- 3. If you need to make a change, click "edit".
- 4. Remember, funds may not be immediately available.



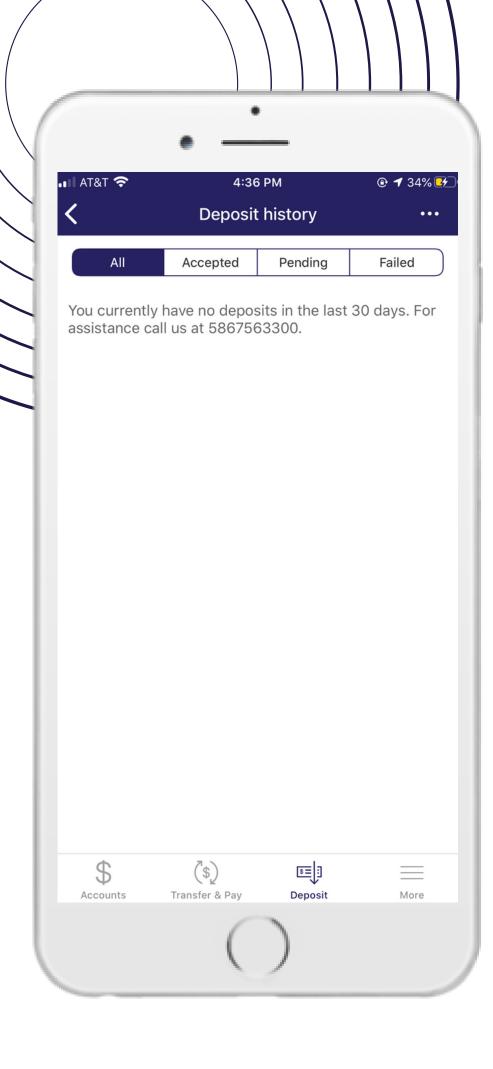
#### Deposit confirmed

- 1. Once you deposit the check, you will see a confirmation page stating that you have successfully submitted a check deposit.
- 2. You may then click "new deposit" to deposit a new check if needed.
- 3. Remember, all checks are submitted, but if your check was not endorsed properly, it will be denied and listed under "failed" checks in the app.



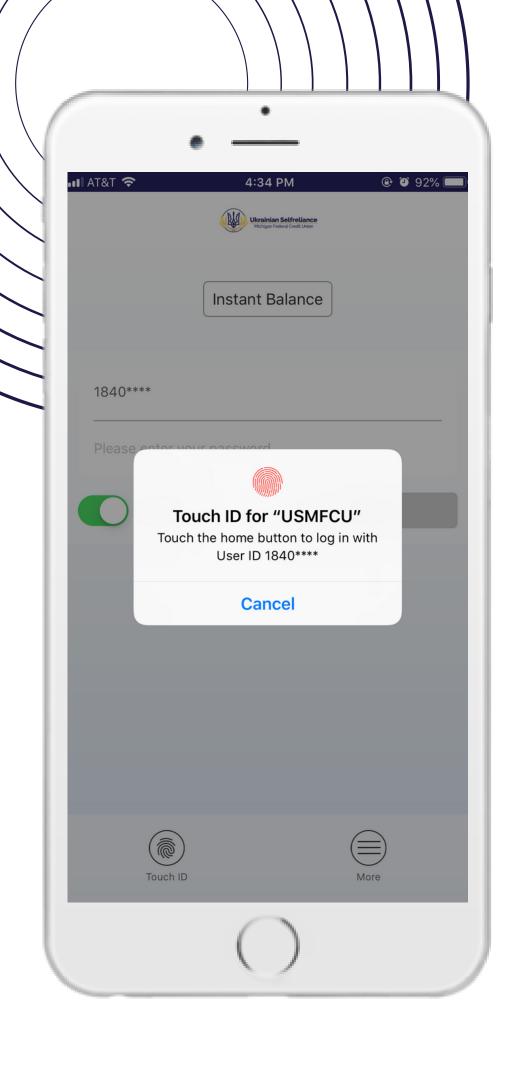
#### Mobile Deposit History

1. You can check your mobile deposit history by clicking "View mobile deposit history"



#### Mobile Deposit History

- Here you will be able to see all of your accepted, pending and failed checks within the last 30 days.
- 2. When you submit a check, you may see the status of your check by viewing the mobile deposit history.



#### Important Information

Due to COVID-19, you can now deposit up to \$5,000 per item and \$20,000 per day from the convenience of your home

#### Other available features:

- MONEY TRANSFERS available on "Transfer & Pay"
- VISA PAYMENTS available on "Transfer & Pay"
- LOAN PAYMENTS available on "Transfer & Pay"



# Questions? Need help?

Please do not hesitate to reach out to us if you need assistance or if you have questions.

www.usmfcu.org | 586.756.3300