

1. Am I eligible for NWCCU Mobile Deposit?

— NWCCU Mobile Deposit is available to all NWCCU members that have an account in good standing for at least a month.

2. Why doesn't the app work on my phone?

— The app is currently compatible with iPhone® 3 or higher, iPads, and Android.

3. When am I able to submit my deposits?

— You can make a deposit using the Mobile Deposit app anytime, 24 hours a day, 7 days a week.

4. How many checks can I deposit at one time?

— You will only be able to deposit a maximum of 1 check in a single deposit.

5. How should I endorse checks for NWCCU Mobile Deposit?

The back of each check must include:

- a) "For Mobile Deposit only NWCCU" followed by the account number to which the check is being deposited.
- b) The payee's signature

6. How many checks can I deposit using the NWCCU Mobile Deposit app?

— You can deposit as many checks as you'd like, one check at a time, up to a total limit of \$5,000 per week.

7. What do I do with my paper check after I made the deposit?

— We recommend that you keep the check for 45 days after making your deposit to ensure that your check has been properly processed in our system.

8. I accidentally deposited the same check at the CU. What happens now?

— In the event of accidentally depositing the same check that was deposited using the NWCCU Mobile app, one of the checks will be rejected.

9. I keep getting an error message when trying to make a deposit with the app. I need help!

— We want to make sure that we are providing the best service both in-person and with our electronic services. Please contact us at 847-647-1030 to let us know the issue and one of our representatives will be happy to assist you.

10. How quickly will the deposit be credited to my account?

— Checks submitted for deposit will be credited to your account on the next business day. All deposits made on Tuesday after 2:00 p.m. Central Time and Wednesday will be processed on Thursday.

11. How quickly will the funds be available for me to use?

— Please refer to our Funds Availability Policy to find out how soon your deposit will be available for your use.

12. How do I know if a deposit was accepted or rejected?

— You will receive an email informing you if your deposit was accepted or rejected.

13. Are there any types of checks that cannot be submitted when using NWCCU Mobile Deposit?

— The following items cannot be submitted for deposit using NWCCU Mobile Deposit:

- a. Savings bonds
- b. Foreign checks
- c. Any item drawn on **your** NWCCU account
- d. Any item that is “stale dated” or “postdated” (such as a six month and older date or future date)
- e. Any item that is incomplete (such as missing the date, missing the payee, etc.)
- f. Any item that contains evidence of alteration to the information on the check
- g. Any item that is stamped with a “non-negotiable” mark or missing MICR line
- h. Any third party check (any item that is made payable to another party and then endorsed to you by such party).