

Mobile Check Deposit

Easy & Secure!

Enjoy the convenience of the **Mobile Check Deposit** feature on your Cornerstone Credit Union Mobile Banking App. Save time by depositing your checks remotely, following these easy steps:



Step 1

Open the Cornerstone mobile banking app on your device. If you don't already have the app, download it from the app store.

Step 2

Endorse the back of the check and write **"For Mobile Deposit Only at Cornerstone CU"** below your signature.

Step 3

Under "Deposit", select "Deposit Check".

Step 4

Choose the account you are depositing the check into and enter the dollar amount.

Step 5

Take a clear photo of the front of the check against a background with strong contrast. Be sure the entire check is visible, in focus and well lit. Accept it. Repeat this for the back of the check.

Step 6

Review your deposit and if correct, Confirm it.

Step 7

You may check the status of your deposit anytime. We advise keeping the physical check for at least two weeks.

Refer to the **Frequently Asked Questions (FAQs)** on the reverse side.



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FAQs

What is Mobile Check Deposit?

Mobile Check Deposit allows you to deposit checks by taking a picture of the front and back of the check and submitting for deposit through our mobile banking app using your smartphone.

Will I be charged for using this service?

No, there is no charge to use Mobile Check Deposit.

What accounts are eligible for deposit?

You may deposit the check into your Primary Savings or Checking Account.

Does the check have to be endorsed?

Yes, you must sign the back of the check, along with writing **"For Mobile Deposit Only at Cornerstone CU"** below your signature.

Are there limits to the amount of checks that will be accepted?

There is a \$1,000 per check limit, along with a \$2,000 daily limit. There is not a limit as to how many checks can be deposited in one day as long as they do not exceed the \$2,000 limit. Please contact CCU with questions or concerns about these limits.

When will my funds become available?

All checks that are submitted using Mobile Check Deposit, prior to the cutoff time of 4:00 p.m. on a business day will be reviewed. Upon review, the check will either be accepted, failed or may have a hold put on it. If the check is approved, the funds will be available in your account after 4:00 p.m. the same business day. If the check is put on hold or failed, you will be notified by CCU via e-mail communication which will include the reason it was rejected or held.

What types of checks will not be accepted?

In addition to the limitations stated above, any foreign checks, bonds, third party checks, returned or re-deposited items, rebate checks or money orders will not be accepted.

How will my mobile deposit transaction be listed on my account record in online banking or my monthly statement?

Your deposit will display as an ACH transaction with the description of "CCUMOBILITY".

If my check is not accepted through Mobile Check Deposit in my first attempt, will I be able to try mobile deposit again with the same check?

No, you cannot deposit a check twice through Mobile Check Deposit, even if it's rejected the first time. You will need to come to a CCU branch location and deposit it at the teller station.

A full disclosure of Terms & Conditions is available at cornerstonecu.org



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