

Mobile Check Deposit FAQ

What is Mobile Check Deposit?

Mobile Check Deposit allows you to photograph checks and transmit the images to your Adventure account for posting and clearing.

What are the advantages of using Mobile Check Deposit?

You can securely deposit checks from anywhere, anytime. This saves time and expense by reducing trips to the credit union or ATM.

Is Mobile Check Deposit safe /secure?

Mobile Check Deposit uses the same level of security and encryption standards as online banking, ensuring that deposits and personal information are completely safe. Mobile Check Deposit is offered through our Mobile Banking App, which requires you to provide a username and password each time you log in.

Is there a cost to use Mobile Check Deposit?

No, it's free. Charges for returned deposit items and other transactions are outlined in our fee schedule.

How do I get started?

Mobile Check Deposit is only available through Adventure's Mobile Banking App. To download the app, search "Adventure CU Mobile" in your respective app store. If you are new to Adventure's digital banking, you will also need to register your account through the mobile app or online banking site. Once logged into the app, simply choose "Mobile Deposit" under the main menu and follow the prompts.

Do I need to endorse a check submitted with Mobile Deposit?

Yes, an endorsement is required just as if the check is deposited at the ATM or in a branch. If not properly endorsed, checks may be returned by the financial institution the check is drawn on.

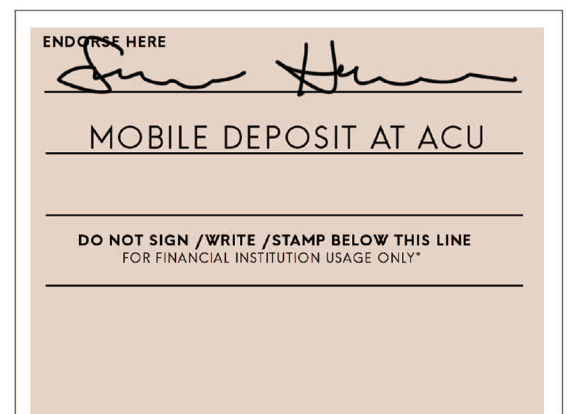
1. Must have proper signature of all payees
2. "MOBILE DEPOSIT AT ACU" must be written on one line of the check.

How do I verify that a check has been accepted?

Once the deposit has been completed a pop-up notification indicates it was successful and an email notification is sent.

Can I deposit more than one check at a time?

No, only one check can be deposited at a time.



ENDORSE HERE

[Signature]

MOBILE DEPOSIT AT ACU

DO NOT SIGN /WRITE /STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USAGE ONLY*

Can I deposit more than one check per day?

Yes, however, there are daily and monthly limits in place.

Daily limit = \$5,000

Monthly limit = \$25,000

What accounts can I deposit funds to using Mobile Check Deposit?

We offer multiple types of accounts that are eligible for Mobile Check Deposit, including your savings and checking.

Can I split a deposit between more than one share account?

No, the check must be deposited in full to a single share. You may transfer funds after the deposit has been made and the funds become available.

How quickly will the funds be credited to the account once the deposit is accepted?

All items will show as deposited immediately, regardless of the time of day. If the item exceeds hold limits, they will appear as "PENDING: Check hold" in the transaction history. Deposits made after 5:00pm will be considered next business day in terms of the hold.

What type of checks can be deposited with Mobile Deposit?

Any check that is drawn on a U.S. financial institution in U.S. dollars.

- Personal checks

- Corporate / Business checks

- Money orders

- Cashier's checks

- Certified checks

Government checks are often problematic and are not recommended for Mobile Deposit. You should bring those to the branch to ensure timely availability of funds. Direct deposit is recommended.

How does Mobile Deposit identify and prevent fraud?

We require all checks to be endorsed with the words "For mobile deposit at ACU." This specific endorsement helps ensure that checks deposited through Mobile Deposit will not be deposited again at an Adventure Credit Union branch or at another financial institution by mistake.

What might cause a check to be rejected?

- If the check is not within the check photo guidelines on the screen

- If the check amount entered does not match the check amount.

- If the check is not endorsed properly.

What should members do with their checks after using Mobile Deposit?

To prevent errors we recommend that members document the date and "Mobile Check Deposit" on the front of the check after it has been deposited and retain the check for at least 30 days from the day of deposit. It's suggested that members retain their check until it has cleared the account. Once cleared, it should be marked "VOID" and disposed in a way that prevents it from being presented for payment again. Best practice would be to shred the check.

