



Mobile Deposit

Mobile Deposit, or Remote Deposit Capture (RDC), allows you to truly transact from anywhere! From our Mobile Banking App you are able to deposit checks or money orders directly to your HCCU deposit accounts.

There is a daily mobile deposit limit of \$1,500 & or 3 items. Funds from check deposits made via the mobile app will not receive immediate credit. Funds from check deposits made via the mobile app will be available by 2PM the second business day after the date of your deposit. However, the first \$225 of the deposit and funds from U.S. Treasury checks that are deposited to the account of the named payee will be available on the first business day following the day we receive your deposit.

On your Mobile Device, from the HCCU Mobile Banking app:

1. Login and click 'Manage' to access the 'Deposit check' feature under Send Money. (Figure 1)
2. Make sure your item is properly endorsed (Mobile Deposit Tips) and click 'ACCEPT'. Enter your 'Email' address, select the 'Deposit to' account for your item, and enter the 'Amount' of the item as it appears on the front of the document. (Figure 2)
3. The camera should appear automatically. Place your item on a dark unpatterned surface and align the edges of the document with the gray box. Once properly aligned the edges displayed around the item will turn green and the picture will snap automatically. Repeat this process to capture an image for the back of the item. Review your deposit and click the 'green circle' if it's correct. (Figure 3)
4. A message will display letting you know if your deposit was successfully 'submitted' or 'failed'. (Figure 4)
5. You can view the status of your deposit under 'Manage' > 'View history' > 'Deposit history'. (Figure 5)

Figure 1

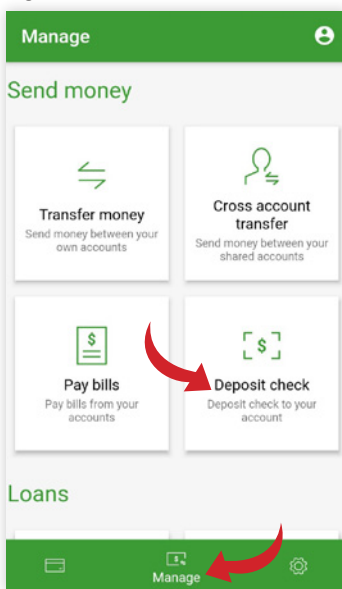


Figure 2

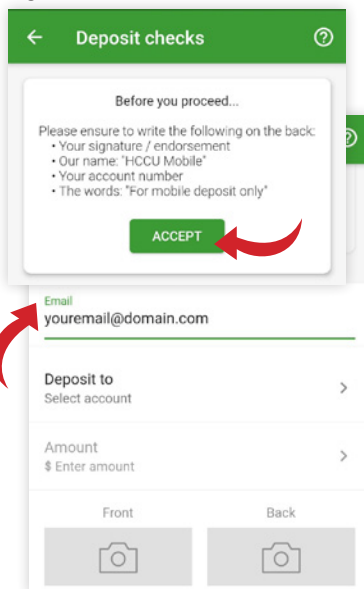


Figure 3

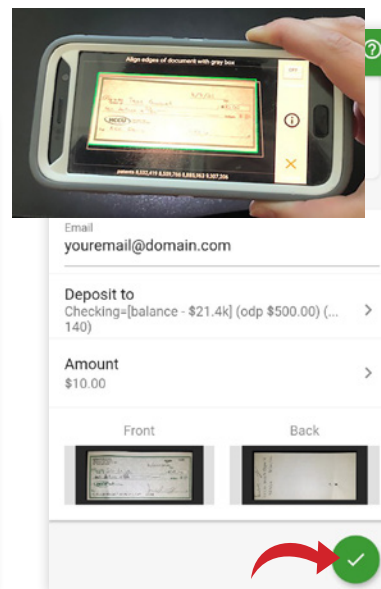


Figure 4

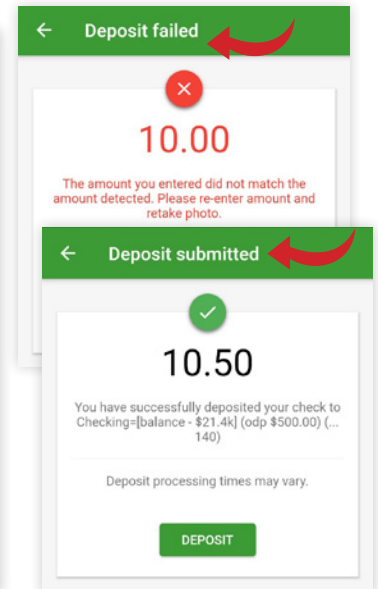
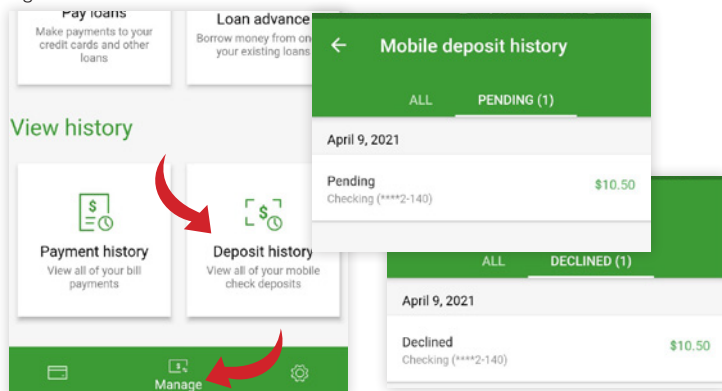


Figure 5



Mobile Deposit Tips:

- **Mobile deposits must be endorsed properly to receive credit.** Please ensure to write the following on the back of your check:
 - Your signature / endorsement
 - The Words: "For HCCU mobile deposit only"
 - Your account number
 - Current day's date (preferred but optional)
- Always place items on a dark unpatterned surface to create contrast between the item and the background.