

Mobile Deposit FAQs

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Where and what is Mobile Deposit?

Mobile deposit is a free service offered to Call Federal members. It will allow you to deposit your checks while logged into your mobile banking app.

How do I use mobile deposit?

You must endorse the back of your check and print "For Mobile Deposit at Call Federal" or "For MDC at CFCU".

Once you are logged into your mobile banking app you will need to locate the deposits button. Click the Deposits button and then click New Deposit. Next you will click on the Amount bar and enter the amount of your check. Make sure the amount is correctly entered and then click Continue.

Now you will need to take a picture of the front of the check then wait for the prompt and take a picture of the back. Checks must be flat when you are taking pictures, folded or mutilated checks may be rejected if the image cannot be properly read. You can deposit multiple checks but make sure to take pictures one at a time for each deposit.

Once completed, your deposit is now being processed and you will be notified if it has been approved or rejected.

When will my deposit show in my account?

Your deposit may appear the next business day. Keep in mind Federal Reserve holidays may cause a delay. Business days are Monday through Friday and the daily cut off time for deposits is 4:30 PM EST.

What if my check is rejected?

You will be notified and given a reason as to why your deposit has been rejected. If you're unable to deposit your check via mobile deposit please visit one of our convenient branches or call 1-800-796-2328 for further assistance.

Does mobile deposit have any restrictions?

There is a limit of \$5000 per day that you can be deposited through mobile deposit. That can be in one check or broken up over multiple checks but it cannot exceed that amount in a 24 hour period.

The following items will not be accepted when sent through mobile deposit:

- Checks over \$5,000
- Checks made payable to someone other than you
- Third-party checks
- Items issued or drawn off a financial institution located outside of the United States
- Items not in US currency
- Checks drawn off of your Call Federal account
- Altered or incomplete checks
- Checks requiring an authorization
- Stale or post-dated checks
- Starter or counter checks
- No travelers checks, AMEX Gift Cheques, money orders or savings bonds
- Previously negotiated checks
- Checks previously converted to substitute checks