

# Honor Mobile Deposit

## Frequently Asked Questions

### **How Do I Enroll In Mobile Deposit?**

On the bottom menu bar of the mobile app, click the "Move Money" icon and select "Deposit Check." From here, you'll be prompted to sign into your online account where you may select "register." After your registration has been submitted, your account will be reviewed within one business day and should your account be approved, you will be notified via email.

### **Will I Need A Different Username And Password For Mobile Deposit?**

No! With our new and improved mobile app, you will no longer need a separate login. Your online banking credentials will log you into both online banking and mobile deposit.

### **Is There A Fee To Use Honor's Mobile Deposit?**

No - our Mobile Deposit product is free to all eligible Honor members.

### **What Devices Are Currently Supported?**

As long as you can use Honor's Mobile App, you will be able to use the Mobile Deposit.

### **Can Any Member Enroll In Mobile Deposit?**

Mobile Deposit is open to members that have had their account open for a minimum of 90 days, or if less than 90 days then their credit score on file must be a minimum of 620.

### **Do I Need To Provide Any Additional Information On My Check When Using Mobile Deposit?**

Yes - To aid in processing, please make sure to include your signature, the account number and the words "**For HCU Mobile Deposit Only**" on the back of the check.

### **Do I Need To Keep My Check After Submitting It Using Mobile Deposit?**

Yes. It's a good idea to hold onto all checks you deposit until you can confirm the funds are in your account. Once confirmed, be sure to safely destroy them.

### **How Long Does It Take For A Check To Post Using Mobile Deposit?**

Mobile deposits will be posted at 8am, 12pm, 4pm and 11pm EST, 7 days per week. Note: All deposits are subject to review and funds from mobile deposits may not be available for immediate withdrawal.

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### **What Accounts Can I Deposit To?**

Members can make deposits to their personal savings and checking accounts **only**.

### **Are there different “check hold” rules for Mobile Deposit?**

No, the same hold rules apply as if someone was depositing at the teller line.

### **Where Can I Find A History Of My Mobile Deposits?**

After logging in, you can select “View Mobile Check Deposit History.” This will provide you with the last 30 days of mobile deposit transactions and their current status.

### **My Check Image Keeps Getting Rejected, What Am I Doing Wrong?**

For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of these aspects are not clearly identifiable, your check may come back rejected. Here are a few tips for best photo quality:

- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatten it out.
- If you have a check with a light background, be sure to take the picture on a solid, darker surface to show contrast between check and background.
- Be sure that all four corners of your check are entirely within the frame that is provided on the screen.
- Hold steady. Be sure that the check is not blurry.
- Avoid shadows.

### **Are There Limits To The Checks Members Can Deposit?**

Yes - the following limits have been put in place for Mobile Deposit:

- |                                       |          |
|---------------------------------------|----------|
| i. Maximum Dollar Amount per Deposit: | \$2,500  |
| ii. Maximum Dollar Amount per Day:    | \$5,000  |
| iii. Maximum Number of Items per Day: | 10       |
| iv. Rolling 30 Day Limit:             | \$10,000 |

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