



A CREDIT UNION FOR ME AND YOU

Me/MOBILE CHECK DEPOSIT

Another convenience at your fingertips.

What is Me/Mobile Check Deposit or “MCD”? It’s a service accessed through Me/CU’s Mobile Banking site using your smart phone app!

This service allows you to create a digital deposit from checks you would otherwise deposit with a teller, at an ATM, or send to us by mail or other means. After submitting a check with your smartphone MCD creates a digital deposit which is transmitted to Me/CU for processing. Deposits are then reviewed, accepted, and posted to your account¹.

Me/Mobile Check Deposit Helpful Tips

- Flatten folded or crumpled checks
- Sign/endorse the back of all checks
- **Write on the back of each check:**
 - **“MCD Only”**
 - **The account number the check is being deposited into**
- Place the check on a solid dark background
- For best photo image make sure there is sufficient lighting
- Close all apps running in the background on your mobile/smart phone
- Log in to Mobile Banking using the Mobile Banking app
- In the Mobile Banking site click on “Deposit Check”
- Select the account the item will be deposited into
- Type in the dollar amount of the check (example: 100.50)
- When the amount of the check is entered make sure it matches what’s written on the check
- Keep the check within the view finder on the camera screen
- Get close enough to the check to void having too much background in the picture
- Keep your phone flat, steady, and square to avoid clipping corners, skewing photo sharpness, and to prevent shadowing or blurriness
- Make sure the entire check is visible, (all four corners) and that all information on the check is in the photo including the account number
- To take a picture of the front of the check do the following:
 - Android phones click on the camera located inside the box
 - Apple phones click the round button at the bottom when in camera mode
- To save the image:
 - Android phones click “✓” to save
 - Apple phones click “use photo”
- Repeat for the back of the check
- When both the front and back of the check have been photographed click Submit, then OK
- You should receive the message “successful”



Federally insured by the NCUA.



¹Deposits are subject to review for acceptability under the MCD Supplemental Service Agreement, and availability of deposits is subject to Me/CU’s Funds Availability Policy as provide for in our Account Agreement & Disclosure.

Me/Mobile Check Deposit FAQ

1. Who is eligible to use Me/CU Mobile check deposit Services (MCD)?

Me/CU members in good standing who maintain a Share and/or Checking account with no restrictions. New Me/CU members must wait a period of 60 days before they become eligible for MCD.

2. What accounts are ineligible for this service?

Only personal accounts are eligible for the service. Business accounts such as corporations, LLCs, sole proprietorships, club/association accounts are not eligible. Estate accounts, dormant accounts, and Donation accounts are also ineligible.

3. Are there any fees for using MCD?

There is no fee associated with use of the Service. However, fees may be incurred for deposits that are returned as unpaid for any reason, in accordance with our Savings and Checking Accounts Rate and Fee Schedule.

4. Can I deposit any check with MCD?

You may only deposit domestic checks not drawn on your own Me/CU account. Checks must be made payable to an owner of the share and must have all appropriate endorsements on the back.

5. Will checks I've deposited be rejected?

Checks may be rejected if they are incomplete, not endorsed properly, post-dated or stale-dated, made payable to a third party, or stamped with a "non-negotiable" watermark. Please review the MCD Supplemental Service Agreement for additional reasons a check might be rejected.

6. How much can I deposit with MCD?

You may deposit \$1,000 per business day; \$10,000 per rolling 30 day period. A maximum of five (5) checks can be deposited on any one day.

7. How should my check be endorsed?

You should endorse the back of your check with your signature and the account number to which you are making the deposit and write "MCD Only" on it. Checks found lacking these items will be rejected.

8. When will the deposit post to my account?

Deposits made on a regular banking day (Monday - Friday, excluding holidays) before 2:00 P.M. CST will generally post to your account the same day. Deposits made after 2:00 P.M. CST or on the weekend will post the following business day.

9. How will I know that my deposit has been received?

After completing your deposit, you will need to review your deposit history to verify the check has been accepted or rejected.

10. When will the funds from the deposit become available?

Deposits made using MCD will generally be made available on the third business day after the day of deposit. In some instances the hold may be extended, you will be notified if an extended hold is required.

11. After I have verified that my deposit was received and I see it in my account when should I destroy the check?

Although most checks clear the account on which they are drawn without any problem, we require that you retain the check in a safe place for 60 days after the deposit has posted. Be sure to mark it as an item you have already deposited so that it is not inadvertently re-deposited by you or someone else in your household.

12. What if I've made an error or need to speak with someone about my mobile deposit?

You can contact us about your deposit or about any MCD issue by e-mailing us at RDC@mecuokc.org or calling us at 405-813-5500.



Federally insured by the NCUA.

