

What is Mobile Remote Deposit?

Mobile Remote Deposit is a free, secure, online banking service that allows eligible members of Clinchfield Federal Credit Union to deposit funds using their smartphone (iPhone or Android – see compatibility below), into their credit union account.

What equipment is needed for Mobile Remote Deposit?

The following are the minimum currently supported environments.

For iPhone/iPad: minimum operating system 6.0+, the free Clinchfield FCU app available through the App Store

For Android devices: minimum 2.3+ operating system, the free Clinchfield FCU app available through the Android Market

Who is eligible for Mobile Remote Deposit?

In order to use Mobile Remote Deposit, you must be a credit union member who meets the following requirements:

1. At least 18 years of age
2. Active account open at least 60 days
3. No history of returned deposit items
4. Valid email address
5. Current user of credit union's mobile app

Are there limits on the amount of funds or number of checks I may present through Mobile Remote Deposit?

Yes, generally you will be restricted based upon the limits in the following tier groups that have been determined and set by management:

Tier 1 (New RDC Member- zero – 3 months)

: \$300 per day; 3 checks per day; \$1,000 per rolling 30 days

Tier 2 (Regular RDC Member- 3 – 6 months)

: \$500 per day; 10 checks per day; \$1,500 per rolling 30 days

Tier 3 (Gold RDC Member – 6 – 9 months)

: \$1,000 per day; 10 checks per day; \$3,000 per rolling 30 days

Tier 4 (Platinum RDC Member – 9 months +)

: \$2,500 per day; 10 checks per day; \$7,500 per rolling 30 days

These limits can be modified for individual RDC users at the Credit Union's discretion.

Is there a fee to use Mobile Remote Deposit?

There is no fee to use Mobile Remote Deposit.

How do I sign up for Mobile Remote Deposit?

Go into our Mobile App from your smartphone. Choose "Mobile Deposit" to start the enrollment process. Complete the enrollment form and acknowledge the End User License Agreement. The Agreement explains your responsibilities and liabilities as a Mobile Remote Deposit user and the Credit Union responsibilities. You will receive a thank you message for enrolling, and a representative from the credit union will respond within 1-2 business days with a notification of your enrollment status via e-mail.

How will I receive notifications about Mobile Remote Deposit registration?

All notifications will be sent to the email address you listed when you enrolled in the program. You must keep this email current.

What types of checks cannot be deposited using Mobile Remote Deposit?

- Foreign Items
- Savings Bonds
- Third Party Check Items (double endorsement items)
- Checks purported to be a lottery or prize winning
- Checks previously endorsed by Clinchfield Federal Credit Union
- Checks that contain evidence of alteration
- Stale-dated or Post-dated checks
- Incomplete checks (i.e. missing date, missing payee, improper endorsement, etc.)
- Items stamped “non-negotiable”
- Substitute Checks

How do I endorse my checks?

Endorse your check with your name as it appears on the front of the check, and include the following information:

- “For mobile deposit only, your signature, account #, and date”
- Example, “For mobile deposit only, John Doe, #1234567, 1/15/14.”

Your check will not be accepted for deposit if it does not contain your endorsement as noted above. In this situation, you will receive an email noting the rejection of the item. In the event that an item was rejected due to a circumstance that you were subsequently able to correct, you may re-submit the corrected item or bring it to any branch. Branch staff will consult with the proper staff to ensure proper acceptance of the item. Duplicate presentment of the same item will be cause for removal from the Mobile Remote Deposit program and potential closure of the account if the credit union suffers a loss due to the double-presentment.

If my use of Mobile Remote Deposit is revoked, how do I re-qualify?

You must wait at least 90-days (with no continued activity representing a loss to the credit union) to request re-enrollment in Mobile Remote Deposit and must meet the same basic qualification standards to be approved.

What happens to the images after they are scanned?

When using an iPhone or Android phone for scanning, check images captured are stored on the device until they have been submitted successfully. Please try to complete each deposit promptly. In the event that you are unable to promptly complete your deposit, please delete the associated images from the application.

How long should I save the original check(s) after scanning?

Checks should be securely stored for a period of thirty (30) days after you receive confirmation from Mobile Remote Deposit that your deposit has been accepted. This provides sufficient time for research in case there is an issue with the image quality or if the original item is required for any other reason.

Do not leave your deposited check lying around unsecured and do not put the deposited checks in trash or recycle bins unless they have been shredded first. The paper check should be stored in a secure place and should be irretrievably destroyed after the 30 day retention period.

When will my deposit be credited or available?

Generally, for mobile remote deposits received before 3:00 pm Eastern Standard Time (EST) on a business day that we are open (business days do not include Saturday, Sunday or Holidays), we will consider that day to be the day of your deposit. Deposits received after 3:00 pm EST will be considered received the following business day. Exceptions may apply.

How can I get a copy of my image after submitting my deposit?

You may request a copy of the negotiated item by contacting the Credit Union at the number listed below. Be sure to tell the employee that it was an item deposited through Mobile Remote Deposit. Your phone may also retain a copy of the item for a time, depending on the type of phone you use.

Check image tips:

- Take the photo against a background with a strong contrast between the check and the surrounding area.
- Position the camera above the check so there is no angle.
- Move any objects that show up in the picture away from the check.
- Make sure the check is visible, contains all four corners, is well lit and in focus.
- The check must contain a readable check number, payee name, and endorsement as described below.
- The check must contain a readable character (numeric) amount of the check and legal amount of the check.
- The check must be drawn on an institution located within the United States.

Deposit Instructions:

- Endorse the item as required:
“For mobile deposit only, your signature, account #, and date”
“For mobile deposit only, John Doe, #1234567, 1/15/14.”
- Log into the Clinchfield FCU mobile banking app, mobile deposit function
- Select Make Deposit from the menu
- Select the account to receive the deposit
- Enter the amount of the check
- Take photo of the front and back of the check and press continue
- The next screen will show Deposit Submitted!

- You can review your pending, approved and rejected deposits under the review tab on the main menu
- Securely store your check for 30 days

For errors or questions about your deposits, call the credit union at 423-743-9192 Monday through Friday (excluding holidays) during business hours or write to the credit union at P.O. Box 310, Erwin TN 37650, Attn: Mobile Remote Deposit. You must contact the credit union by either method describe above no later than sixty (60) days after the credit union has sent the first statement on which the error or problem occurred.

Please refer to the "[End User License Agreement](#)" you agreed to at enrollment for complete terms and conditions of use of this product.