

Mobile Deposit

1. What is Mobile Deposit?

Mobile Deposit is a service available to members who have an eligible account through our iPhone and Android mobile banking apps. With Mobile Deposit you can conveniently deposit checks directly into your Polish National Credit Union savings or checking account, without going into a branch, and by simply taking a picture of a check using your smartphone. Mobile Deposit is available to both personal and business customers of the credit union.

2. What devices are supported by Mobile Deposit?

Mobile Deposit may be used by members of Polish National Credit Union who have an eligible account and are iPhone or Android users.

3. Is there a fee to use Mobile Deposit?

Currently, there are no fees charged by the credit union for using the Mobile Deposit service.

4. Who can use Mobile Deposit?

In order to use Mobile Deposit, you must be a member of the credit union, have an eligible savings or checking account, and be enrolled in Polish National Credit Union's Online Banking and Mobile Banking. You will also need to download the iPhone or Android mobile banking app and accept the Online Banking and Mobile Banking Agreements. Enrollment in Mobile Deposit is not guaranteed and the level of deposit activity can be limited, as some restrictions do apply.

5. How can I start using Mobile Deposit?

If you have already downloaded Polish National Credit Union's app to your iPhone or Android, Mobile Deposit is available to you right now. Existing online and mobile banking members will be asked to reaccept the terms and conditions. If you are a new member and have not yet downloaded the Polish National Credit Union app, you may download it at any time after signing up for Online Banking. After accepting the terms and conditions, you will be able to use Mobile Deposit. To make a mobile deposit, go to the menu options in Mobile Banking and select "Deposit a check".

**You should also make sure that you are using the most current mobile banking app for Polish National Credit Union.

The most current Android app is: <https://play.google.com/store/apps/details?id=com.pncu.imobile&hl=en>

The most current iPhone app is: <https://itunes.apple.com/us/app/polish-national-credit-union/id446858078?mt=8>

6. Are electronic copies of checks legal?

Yes. "Check 21", a federal law enacted on October 28, 2004, gives credit unions and other financial institutions and organizations the ability to create electronic image copies of consumers' checks.

7. What hours of the day can I make a Mobile Deposit?

You can make a Mobile Deposit at any time, 24 hours a day and 7 days a week.

8. When will the funds from my Mobile Deposit be available?

Mobile Deposit funds will generally be available on the second business day after the day we receive your deposit. However, \$200 of your deposit will be made available to you on the first business day after the day we receive that deposit. Longer delays may apply, and you should refer to Polish National Credit Union's Funds Availability Policy for more information. If your Mobile Deposit is subject to a longer delay, we will notify you as specified in our Funds Availability Policy.

Mobile Deposits must be received by 3:00pm on a business day in order for us to consider that we received your deposit on that day. Mobile Deposits made after 3:00pm on a business day will be considered to be received on the following business day. Business days do not include Saturdays, Sundays, or Federal and State Holidays.

9. Are there any restrictions or limits on using Mobile Deposit?

Yes, you may not deposit more than \$5,000 per business day through Mobile Deposit. Additionally, we reserve the right to place additional restrictions on access at any time, and for any reason.

There are also several types of checks which cannot be deposited through Mobile Deposit. Examples of checks which cannot be deposited through Mobile Deposit include State and local Government checks, checks from foreign banks, checks not payable in U.S. funds, Traveler's checks, U.S. Savings Bonds, remotely created checks, U.S. postal money orders, and checks not made payable directly to you.

10. How should I endorse my check before making a Mobile Deposit?

In order for your deposit to be accepted, we ask that you endorse the back of the check by signing your name and then directly below your signature writing "For Mobile Deposit Only", along with the account number you are depositing to.

11. What are the terms and conditions for using the Mobile Deposit service?

You will be given the terms and conditions for using PNCU's Mobile Deposit service electronically, when you first log-in and register for Mobile Deposit through your PNCU Mobile Banking app. If you would like a copy of the terms and conditions, please contact our Operations Department at 866-592-7628.

12. Can I ever be restricted from using Mobile Deposit?

Yes, PNCU can restrict or terminate your access to the service at any time.

13. How can I be sure that I am taking a good quality image of my check?

There are a few things which you can do to ensure you are taking good quality check images for Mobile Deposit. First, try to take high quality photos of your check. Ensure that your camera lens is clean and that you are taking the photo in an area with optimal lighting. It helps to place the check on a dark surface, and then make sure that all four corners of the check are showing in your photo and that the photo is in focus. Make sure that there is no writing on the check which interferes with the MICR encoding.

14. How will I know if I submitted a good quality image of my check?

You will receive a message from donotreply@pncu.com if your check image is of good quality and has been transmitted for processing to PNCU. If there is a problem with your image or check, you will receive a message with the reason(s) why your Mobile Deposit has not been accepted.

15. How will I know if my Mobile Deposit has been processed?

You will receive a second message from donotreply@pncu.com informing you that your Mobile Deposit has been processed and approved. If for any reason we cannot accept your check for deposit, you will receive a message with the reason(s) why your Mobile Deposit has not been approved.

16. What if I did not receive a confirmation e-mail after making a Mobile Deposit?

You should check your "Spam" or "Junk Email" folder. Sometimes, your email provider may not recognize that an email sent from donotreply@pncu.com is safe. You can also ensure that you receive these emails without interruption by adding the email address to your safe senders list.

17. What should I do with my paper checks, once I submit them for Mobile Deposit?

After a check or item has posted to your account, you should mark the original item as "deposited and the date". You should destroy or properly dispose of your checks 14 days after they have been accepted and processed for deposit by Mobile Deposit.

18. Is Mobile Deposit safe and secure?

Yes, the service is secured through a secure SSL encrypted browser session. To ensure further protection, you should always protect your login and password for Mobile Deposit. We also recommend using your device's security features as well, such as adding a password protected lock on the home screen of your device.

19. What should I do if my mobile device is lost or stolen?

You should sign on to your Online Banking account to immediately change your password, since we never save or store your password information. It is also recommended to contact our Operations Department at 866-592-7628 for further assistance.

20. Who can I contact for further assistance or questions regarding Mobile Deposit?

You can contact your local branch with any questions, or if you require assistance with Mobile Deposit. Branch locations and contact information can be found at <https://www.pncu.com/Locations-and-Hours.aspx>. You may also contact our Operations department at 866-592-7628.
