

MOBILE DEPOSIT

AT NW PRIORITY CREDIT UNION (NWPCU)



Make a deposit into your account by taking pictures of the front and back of the checks you receive.

FREQUENTLY ASKED QUESTIONS

Q: How can I enroll in Mobile Deposit?

A: Enrollment in Mobile Deposit is based on eligibility. You may enroll in Mobile by contacting the credit union. We will review your account and determine if eligible to use this service.

Q: Is depositing my check with a mobile device safe?

A: Yes. The link between your mobile device and our Mobile Deposit site is completely secure and protected through the mobile link.

Q: Which devices support Mobile Deposit?

A: Mobile Deposit is supported by Apple and Android mobile phones.

Q: How should I endorse a Mobile Deposit check?

A: Be sure that the back of the check is endorsed (signed). Additionally, you must include the words "for Mobile Deposit" to identify the check as a Mobile Deposit.

On the front of the check, you will write "Mobile Deposit on MM/DD/YY".

Q: What dollar limits apply to Mobile Deposit?

A: You may make as many mobile deposits as needed. However, there is a dollar limit per check of \$2,000 and a daily limit of \$5,000. Each Mobile Deposit includes one deposited check only.

Q: When are the funds available from a Mobile Deposit?

A: Mobile Deposit funds are generally available within two business days (excluding weekends and holidays).

- If a longer hold is necessary we will place the funds in savings and send you a notification via email.

Q: I have a check made payable to someone else. Can I deposit it into my account?

A: No. This is considered a third-party check. Only checks made payable to the account holder(s) are accepted.

Q: Can I make a deposit with a check payable to myself and another party who is not a joint owner on the account?

A: No. Everyone payable on the check must be joint on the account.

Q: What types of checks can I deposit?

A: You can deposit any check drawn on a U.S. financial institution. The following items cannot be deposited using Mobile Deposit:

- International Checks
- U.S. Savings Bonds

Q: My check was written more than six months ago. Can I still deposit it?

A: No. The check is considered "stale-dated." You should request to have the person who issued the check reissue it with a current date.

Q: Can I deposit a check that is postdated (for the future)?

A: No. Postdated checks are not legal to deposit. Mobile Deposit will reject the check.

Q: What should I do with my paper check after depositing?

A: When you receive confirmation that the credit union received the image, it is recommended to securely store the original check for 30 days after transmission to NWPCU. This provides you with access to the check if needed during that period. Once the funds are available, you may write "VOID" on the check, and/or destroy the original paper check.

Q: Why would the credit union request that I keep the paper check?

A: NW Priority Credit Union recommends you keep the check in case the mobile deposit is not accepted.

Q: Are there any fees associated with mobile deposit?

A: There are no fees for using Mobile Deposit. Other fees, such as, overdraft, NSF, closed account, etc may apply.

Q: What are the cut off times for deposits made with Mobile Deposit?

A: Mobile Deposits confirmed as received before 2:00 PM Pacific Time on a business day will be credited to your account the same day, pending no holds. Deposits confirmed as received after 2:00 PM and deposits confirmed received on holidays or days that are not business days will be credited to your account on the following business day. Weekends and holidays are excluded as business days.

Q: What do I do if Mobile Deposit is unavailable?

A: Mobile Deposit may be unavailable temporarily due to system maintenance or technical difficulties, including those of the Internet service provider, cellular service provider, and Internet software. In the event that Mobile Deposit is unavailable, you may deposit original checks at our branches, through our ATMs, or by mailing the original check to: NW Priority Credit Union, PO Box 16640, Portland, OR 97292.

If you have any questions about Mobile Deposit, please contact us at 503-760-5304 or 800-331-0968.