

MOBILE REMOTE DEPOSIT: FREQUENTLY ASKED QUESTIONS

What is Mobile Remote Deposit Service?

Premier Community Credit Union's Mobile Remote Deposit Service is a secure, mobile service that allows you to deposit checks into eligible Premier Community Credit Union accounts from a remote location. A check can be photographed with the camera feature on a smartphone device. Then the images and associated deposit information are delivered to Premier Community electronically. This convenient, 24/7 service helps save time by eliminating the wait you might encounter at an ATM or service center.

Who is eligible for Mobile Remote Deposit Service?

Premier Community Credit Union's business account holders and members with share savings, share draft checking, or money market accounts in good standing are eligible for Mobile Remote Deposit Service. Members must be 18 years of age or older and have been a member for at least 30 days. New members may qualify if they meet established guidelines.

What mobile platforms are supported by Mobile Remote Deposit Service?

Mobile Remote Deposit Service is currently available on iOS 6.0 and above (iPhone® 4GS and above, iPad) and Android OS 2.2 and above.

How do I enroll in Scan/Mobile Deposits?

You can enroll in Scan/Mobile Deposits in 3 easy steps:

On your PC or Mac:

1. Log in to [Account Access](#).
2. Select the "eDeposits" tab.
3. Click on "Enroll Now" and accept the Scan/Mobile Deposits Terms and Conditions.

On your iOS or Android device:

1. Open Navy Federal iOS or Android app.
2. Tap on the "Mobile Deposits" feature.
3. Click on "Enroll Now" and accept the Scan/Mobile Deposits Terms and Conditions.

How do Scan Deposits work?

With Scan Deposits, you can safely deposit checks from home, work, or anywhere else you have access to a scanner. Remember to disable pop-up blockers to prevent Scan Deposit service errors.

1. Log in to [Account Access](#).
2. Select the "eDeposits" tab.
3. Select the account you wish to deposit funds to and enter the deposit amount of the check.
4. Select the TWAIN compliant scanner from the drop-down menu. TWAIN compliant refers to image-capturing devices that are standardized for use across different computer hardware and software applications. Non-TWAIN compliant devices require specific, proprietary software to use the hardware.
5. Scan the front and back of the check. Make sure the back of the check is endorsed with the signature of the payee and "For eDeposit Only at NFCU."
6. Review and approve the scanned images of the check.
7. Submit the images for deposit.

A notice confirming the receipt and approval of your deposit will be sent to the email address on record. The check does not need to be mailed to Navy Federal, but you should retain it for two business days after receiving confirmation that it posted to your account.

How do Mobile Deposits work?

With Mobile Deposits, you can safely deposit checks from home, work, or anywhere else you have access to an iOS or Android device with a camera and a connection to the Internet.

1. Install the latest Navy Federal app from the App Store or Google play.
2. Open the Navy Federal app.
3. Select the "Deposits" feature on the menu page.
4. Select the account you wish to deposit funds to and enter the deposit amount of the check.
5. Take pictures of the front and back of the check. Make sure the back of the check is endorsed with the signature of the payee and "For eDeposit Only at NFCU."
6. Review and approve the images of the check.
7. Submit the images for deposit.

Do I need special equipment or software to use Scan Deposits?

The Scan Deposits service is available on the Internet through [Account Access](#).

Home computers require updated browser settings with Java, as well as a TWAIN compliant scanner or scanning device. Remember to disable pop-up blockers to prevent Scan Deposit service errors. TWAIN compliant refers to image-capturing devices that are standardized for use across different computer

hardware and software applications. Non-TWAIN compliant devices require specific, proprietary software to use the hardware.

Are there fees associated with Scan/Mobile Deposits?

The Scan/Mobile Deposits service is FREE to Navy Federal members making deposits to their eligible personal checking account(s). It is available to business account holders for a service fee of \$1 per month. This fee will be collected from a specified business checking or savings account on the first business day of each calendar month. Charges for returned deposit items and other transactions are outlined in [Navy Federal's Schedule of Fees & Charges](#).

Is my financial information safe with Scan/Mobile Deposits?

YES! The Scan/Mobile Deposits service is offered through Account Access, which requires you to provide a unique access number, username, and password each time you log in. To prevent unauthorized access to your account, be sure to log out of Account Access once your online account activities have been completed.

How does Scan/Mobile Deposits identify and prevent fraud?

We require each item to be endorsed with the signature of the payee and "For eDeposit Only at NFCU." This way, checks deposited through Scan/Mobile Deposits cannot be deposited again at a Navy Federal branch or another financial institution. The Scan/Mobile Deposits approval process also includes a review of each deposited item, and automatically detects duplicate deposits within 24 hours of submission.

When will deposited funds be available in my account?

If you receive a Deposit Approval Notification on...
Monday-Saturday between 9:00 AM - 6:00 PM EST or
Sunday between 9:00 AM - 2:00 PM EST

- Up to \$200 of the check will be available that day;
- Remaining funds of deposits in the amount under \$2,500 will be available one business day from the day of approval;
- Remaining funds of deposits in the amount of \$2,500 up to \$10,000 (\$25,000 Business) will be available two business days from the day of approval.

If you deposit a check on...
A Holiday

- Up to \$200 of the check, if approved, will be available the next day;
- Remaining funds of deposits in the amount under \$2,500 will be available one business day from day of approval;
- Remaining funds of deposits in the amount of \$2,500 up to \$10,000 (\$25,000 Business) will be available two business days from the day of approval.

Example

If you deposit a \$3,000 check through Scan/Mobile Deposits before 6:00 pm EST on Friday and receive deposit approval on Friday, \$200 of the deposit will be available that day. The remaining \$2,800 will be available on Tuesday.

What are the deposit and transaction limits?

Personal accounts have a \$10,000 per business day deposit limit, and there is no limit to the number of transactions that can be made.

Business accounts have a \$25,000 per business day deposit limit, and there is no limit to the number of transactions that can be made.

What types of checks can be deposited with Scan/Mobile Deposits?

Navy Federal accepts any check that is drawn on a U.S. financial institution in U.S. dollars. This includes:

- Personal checks
- Corporate/business checks
- Cashier's checks
- Government checks

What types of checks CANNOT be deposited with Scan/Mobile Deposits?

The following items are not eligible for Scan/Mobile Deposits:

- Checks or items payable to any person or entity other than you
- Post-dated checks
- Checks or items containing an obvious alteration to any of the fields on the front, or checks or items which you know, suspect, or should know or suspect to be fraudulent
- Checks written from any account of which you are a primary or joint owner at Navy Federal
- Checks or items not payable in United States currency

- Items drawn on financial institutions located outside the United States
- Items previously converted to a substitute check
- Consumer loans, credit card, and mortgage payments
- IRA and Share Certificate deposits
- Money orders and travelers checks
- Starter or counter checks
- Amex Gift Cheques
- Savings bonds
- Checks that require authorization (e.g. COMCHEKS, BranchPay, Rapid Drafts)
- State-issued registered warrants
- Checks from another financial institution to a closed account

How long does the system retain my Scan/Mobile Deposits history?

Scan Deposits keeps a history of your deposits and scanned check images for up to two years. It is available for viewing and/or download through [Account Access](#) under the "eDeposits" tab.

Mobile Deposits keeps a history of your Scan/Mobile Deposits and check images for 10 days. Additional records are available for viewing and/or download through [Account Access](#) under the "eDeposits" tab on a PC or MAC.

How long should I retain my original check? What happens if I discard the check and an issue arises?

For your protection, retain the original check for at least two business days AFTER receiving confirmation that it has posted to your account. When you are ready to discard it, mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again. If an issue should arise and the original check is no longer available, please contact the issuer of the check to obtain a new copy that can be re-submitted for deposit.

Why must the check be endorsed with the words "For eDeposit Only at NFCU"?

This specific endorsement ensures that checks deposited through Scan/Mobile Deposits will not be deposited again at a Navy Federal branch or at another financial institution. It is one of many security measures we have put in place to protect business and consumer accounts from theft and fraud. Checks that are not endorsed as specified will be rejected by Navy Federal.

What should I do if I need help using Scan/Mobile Deposits?

The Scan/Mobile Deposits service is designed to be a user-friendly, self-service product. Our [online demo](#) guides you through the process and even provides troubleshooting tips. If you still have questions after viewing the demo, speak with one of our Contact Center Representatives at 1-888-842-6328, or call collect internationally at 1-703-255-8837.

What steps should I take if my Scan/Mobile Deposit is declined?

If your deposit item is declined, an email will be sent to the address on record indicating the reason for the decline. If you feel you need to discuss the matter in more detail, you can call our Contact Center Representatives 24/7 at 1-888-842-6328, or call collect internationally at 1-703-255-8837. Reasons that deposit items may be declined include:

- Ineligible check
- Non-negotiable
- Missing signature
- Missing endorsement
- Stale dated
- Post-dated
- Duplicate check
- Poor image quality
- Daily deposit item count exceeded
- Daily deposit dollar amount exceeded
- Unacceptable item

What is the difference between "Depositor" and "Submitted by"?

The difference between "Depositor" and "Submitted by" only applies to Scan/Mobile Deposits accounts that have an authorized user listed. For these transactions, the primary account holder's name is displayed as the "Depositor" and the authorized user is displayed as "Submitted by."

What is duplex scanning?

Duplex scanning is a feature of computer scanners and multifunction printers that allows both sides of a sheet of paper to be scanned simultaneously. Flatbed devices without this capability can only scan a single side of a sheet of paper at a time. Duplex scanning devices are compatible with the Scan Deposits service.

The application displayed a warning prompt asking if I want to run the application. Is this normal?

Yes, this is normal since Scan Deposits uses Java. You must click on "Run" for Scan Deposits to function properly. The warning screen should show a publisher of "Enterprise Payment Solutions LLC" or "Fidelity National Information Services," who partners with us in providing the Scan Deposits service. To avoid seeing the warning prompt in the future, select the "Always Trust Content from This Publisher" option.

What login credentials do I use for Mobile Deposits?

NFOAA login is used to access the Mobile Deposits feature. At this time, the user will have to log in separately between the Banking and Deposits feature on the mobile app. We are working to improve this experience very soon.