



🏠 What is Mobile Deposit?

- CU Hawaii's Mobile Deposit feature is a secure service that allows you to make deposits to your CU Hawaii account by taking a picture of the check with your mobile device through our CU Hawaii Mobile App.

🏠 Are there fees for using Mobile Deposit?

- There are no fees to use CU Hawaii's Mobile Deposit Service. However, there may be data usage fees associated with your mobile service. Please check with your mobile carrier for more information.

🏠 Who is eligible to use Mobile Deposit?

- Mobile Deposit is available to members in good standing. Eligibility can be revoked at any time without notice. CU Hawaii will verify your eligibility for Mobile Deposit and notify you with a response via email.

🏠 Which mobile devices are supported for Mobile Deposit?

- IOS – Apple iPhones and iPads
- Android – Phones and tablets

🏠 What accounts can I deposit checks to?

- You can make deposits to your Checking Accounts and Savings Accounts at CU Hawaii.

🏠 Are my transactions secure?

- The Mobile Deposit is a component of CU Hawaii's Mobile App. The same technology we use to protect you and your accounts while using our app keeps you protected while using Mobile Deposit.

🏠 What types of checks can I deposit?

- We will accept original checks payable solely to you. You should not use Mobile Deposit to deposit substitute checks, copies of checks, post-dated checks, money orders and checks that are more than 6 months old or checks drawn on a foreign bank or payable in a foreign country.
- For more information refer to the Member Service Agreement Part 2 and related disclosures found on our website.

🏠 How do I know if the check has been deposited to my account?

- When you first take the photograph of the front and back of your check and submit it to CU Hawaii via the Mobile App you will receive a pop-up message on your device that the deposit was received but is held for review.
- Once your deposit is accepted you will receive an email telling you that your deposit is received, however you should check your account balance to confirm when the funds will be available for you to access.

🏠 What is the cut-off time to submit deposits?

- Mobile Deposits submitted prior to 3:30 p.m. Hawaii Standard Time each Business Day, will generally be processed on the same day. Checks submitted after 3:30 p.m. Hawaii Standard Time or on weekends or holidays will be processed on the next Business Day. A Business Day is considered every calendar day except for Saturdays, Sundays and federal holidays.

🏠 Is there a limit on the number and total dollar amount of checks that I can deposit via Mobile Deposit?

- You can deposit a total amount of \$5,000 per business day. You can deposit a total amount of \$10,000 in a 30-day period. For these limits, Saturdays, Sundays and federal holidays are considered part of the next Business Day.

🏠 When will my mobile deposit be available? Are deposits placed on hold?

- Funds made through Mobile Deposit will generally be available the first business day after receipt. However, the deposit may be delayed up to 3 business days after receipt, depending on the circumstances. Please refer to the CU Hawaii's Terms and Conditions for more information.

- ▶ If a check is returned against my account can it be re-deposited?
 - No, you cannot re-deposit a returned check through Mobile Deposit. You will need to bring the item to the credit union for re-depositing.
- ▶ How will I know if there's a problem with my mobile deposit after I submit it?
 - If we are unable to process your deposit or a correction is required, an email notice will be sent. The status of your deposit will also be provided in the Mobile Deposit section of our Mobile App. Please note: status information provided by the app may be subject to change.
- ▶ Are the check images stored on my mobile DEVICE?
 - To adhere to our On-line and Mobile security procedures, the check images are NOT stored on your mobile device.
- ▶ What should I do with my original paper check?
 - You will retain the original of all imaged checks that have been deposited via Mobile Deposit for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case beyond forty-five (45) days from the date processed. It is the member's responsibility to destroy and dispose of such original checks after such time.
- ▶ Do I need to endorse checks deposited through Mobile Deposit?
 - Yes, endorsing your checks will help us in processing your Mobile Deposit.
 - On the back of the check, write **"For remote deposit only to CU Hawaii FCU"** and your signature. This will help in processing your check via Mobile Deposit.
- ▶ How will I recognize my deposit on my account statement?
 - Your deposit will be reflected as "CU HAWAII FCU RDC DEP" on your account statement and through Online Banking history.
- ▶ What should I do if I need help using Mobile Check Deposit?
 - You can visit our website at www.cuhawaii.com. We have easy to read instructions and Frequently Asked Questions that will help answer your questions. Email your questions to info@cuhawaii.com. You can also call us at (808) 933-6700 or stop by your nearest CU Hawaii Branch location during regular business hours.