



MOBILE DEPOSIT FAQ

What is Mobile Deposit?

Mobile Deposit is a feature of SHCU mobile banking that makes it possible for a paper check to be submitted for deposit into a Self-Help Credit Union account by transmitting a digital image of the paper check using a smartphone or other smart device.

Is there a fee for Mobile Deposit?

View an online version of the SHCU Schedule of Fees located at the bottom of the rates page of the SHCU website at <http://www.self-help.org/rates.html> to see all applicable fees and charges (and possibly how to avoid them). Additionally, contact your wireless provider regarding any messaging and data charges that may apply.

What are the Mobile Deposit user eligibility requirements?

Any user must meet the following requirements:

- Have funds on deposit in a checking or savings account at Self-Help Credit Union.
- Be enrolled in SHCU online banking.
- Be enrolled in SHCU mobile banking.
- Be enrolled in SHCU mobile deposit.
- Be a Self-Help Credit Union member in good standing.
- Only personal accounts are eligible to use SHCU Mobile Deposit. Small business accounts and nonprofit organization accounts are not eligible.

Can an enrollee terminate enrollment in Mobile Deposit?

Yes. Written notification to Self-Help Credit Union is required. Notification must include the desired termination date. Similarly, Self-Help Credit Union may terminate an enrollee at any time upon written notice.

How many checks can be submitted for deposit within a 24-hour period via Mobile Deposit?

There is no limit on the number of checks that can be submitted via Mobile Deposit.

Is there a limit on the dollar amount allowed on deposits?

Yes. The deposit limit will be displayed by the app.

When will the transmission of a check image be considered an actual deposit?

See the Funds Availability section of the Mobile Deposit Services End User Agreement for details. Access a link to the Mobile Deposit Services End User Agreement at: <https://www.self-help.org/personal/services/mobile-banking.html> for details.

How do I endorse a check for deposit via Mobile Deposit?

Write FOR MOBILE DEPOSIT ONLY on the back of the check, along with your SHCU member number.



Which types of mobile deposits will Self-Help Credit Union not accept?

See the Mobile Deposit Services End User Agreement for the most accurate and up-to-date list of unacceptable deposits.

What is the hold policy on checks deposited via Mobile Deposit?

See the Funds Availability section of the Mobile Deposit Services End User Agreement for the most accurate information.

What should I do with a check once it has been imaged successfully?

Retain the check for at least 60 calendar days from the date of the image transmission. After 60 days, destroy the check (preferably with a shredding machine) or mark it VOID.

How do I cancel a mobile deposit?

Once a mobile deposit is successfully submitted it cannot be cancelled.

Why might the amount I entered via Mobile Deposit differ from the credit amount shown for the account?

It may be that an internal review of the deposited item discovered that the amount entered by keypad at the time of the deposit was different from the amount written on the check.

What can I do to get additional answers to questions about SHCU Mobile Deposit?

Use the following information to contact Self-Help Credit Union:

- Contact a branch: <http://www.self-help.org/locations-hours.html>
- Call SHCU Member Services: 1-800-966-7353 (toll-free)

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