

DEPOSIT ANYWHERE

A Feature of the Mobile Banking App

for iPhone®, iPad®, Android™, and Android Tablet™



Deposit Anywhere allows qualified Credit Union members to conveniently make secure deposits anytime using their mobile device and the BCU Mobile Banking app.

Getting Started

Requirements to use Deposit Anywhere through the BCU Mobile App:

- To qualify, you must be a member of the Credit Union for one month (minimum) and have account(s) in good standing
- Enrollment in Online Banking
- Access to an Apple® or Android™ powered device with the BCU Mobile Banking app installed.

Make sure to properly endorse the back of your check. Otherwise, your check may be rejected by the Credit Union. Proper endorsement includes:

- The Payee's signature
- The account number to which the check is being deposited
- "For Deposit via Deposit Anywhere"
- Today's date (mm/dd/yyyy)

Depositing a Check

1. Log in to the BCU Mobile Banking application on your mobile device.
2. Select "Deposit Anywhere" from the menu.
3. The first time you use this service, you will be asked to review and accept the Deposit Anywhere Service Disclosure and Agreement before you can continue. >

Features:

- No forms to fill out and no additional software to buy
- Convenience of depositing your checks on the go
- Easy access through Mobile Banking

**Please note that the Deposit Anywhere service may be unavailable daily between 12:00 am and 3:30 am CT due to system updates.*

4. Select the account to which you would like to make the deposit.

5. Next, enter the amount of your check.

6. Select “Check Front”. This will activate your phone’s camera. For better viewing of the check images, slide the “Preview” button to the right.

- Place the check, with the front side facing up, on a well-lit surface, free of any clutter.

Tip: You might find that you get a more accurate picture of your check if the color of the back ground is solid and contrasts your check.

- Align the check within the guidelines, making sure the entire check is completely within the guidelines and there is nothing else in the image.

- Take the picture. The image will be automatically cropped to fit the guidelines.

- If you turned on the preview function, you will see the image and be able to click either “retake” or “use”. Be sure to verify that all of the information on the check is viewable and readable.

7. Select “Check Back” and follow the same steps to capture an image of the back of the check. This image is required to properly deposit your check.

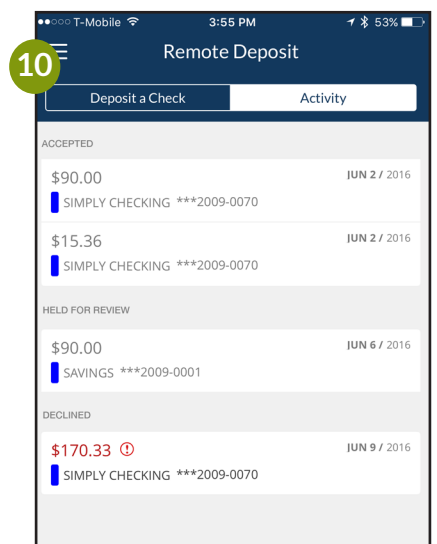
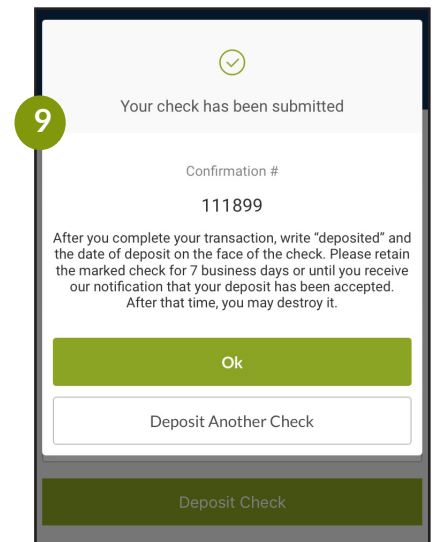
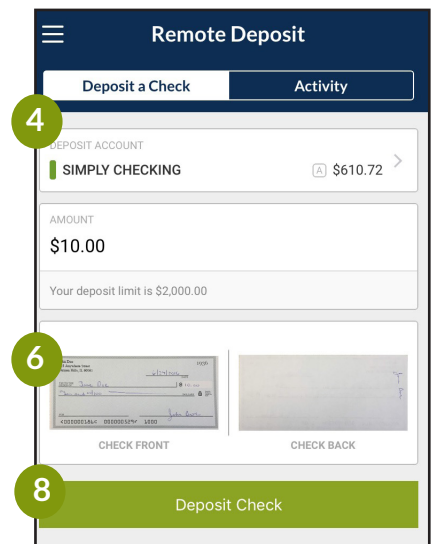
8. When complete, click “Deposit Check”.

9. You will receive a confirmation number and a notification that your check has been submitted. Press “Ok”.

10. This will take you to your activity screen, which shows your deposit history of checks held for review, accepted and declined checks.







11. Once you have verified that the deposit has cleared through Online Banking, you should destroy the check after 90 days.

12. For security purposes, be sure to log out of the Mobile Banking app when your transactions are complete.



After Submitting a Deposit

- The transaction will post to your account immediately if no review is necessary. Otherwise, availability of funds is based on the Funds Availability section within your Deposit Anywhere Service Disclosure and Agreement.
- You will receive an email, to the address on file, notifying you if a check is approved or rejected by the Credit Union. If your check is rejected for any reason, the email will contain instructions on how to resubmit your deposit.
- Once the Credit Union has approved your check, the funds will be available and will appear in your account. (This process occurs instantly, but could be delayed in the rare case of a system outage.)
- Copies of checks deposited using the Deposit Anywhere mobile application can be viewed within Online Banking on a desktop or laptop by selecting the “Deposit History” link in the right hand corner. You will be able to view past deposits online up to 18 months.

Ref #	Account/Created/Submitted	Items	Amount	Notes	Actions
21858690	Checking 11/10/2014 12:51:02 PM 11/10/2014 12:51:02 PM	1	\$25.00	- Mobile; Accepted 11/10/2014 12:51:02 PM	 
21057504	Savings 10/21/2014 9:08:44 AM 10/21/2014 9:08:44 AM	1	\$25.00	- Mobile; Accepted 10/21/2014 9:08:44 AM	 
16210146	Checking 6/10/2014 7:13:48 AM 6/10/2014 7:13:48 AM	1	\$12.47	- Mobile; Accepted 6/10/2014 10:35:03 AM	 

[Records 1 - 3]