



Q. What is Mobile Check Deposit?

A. Heritage Community Credit Union's (HCCU) Mobile Check Deposit is a simple way to use a smart-phone to deposit checks into your account. This can also be referred to as "remote deposit capture" or simply "deposit capture." Now you can deposit checks wherever you go with HCCU mobile banking!

Q. How do I sign up?

A. Simply, download HCCU's Mobile App from the Apple App Store or the Android Market.

Q. How do I use Mobile Check Deposit?

- Log in to the HCCU Mobile App
- Select "Check Deposit"
- Agree and Accept the Terms and Conditions
- Select the "To" account to receive the deposit
- Enter the dollar amount of the check
- Sign the back of the check and write "For Mobile Deposit".
- Select the "Camera Icon" and take photos of both the front and back of the signed check with your phone's camera.
- Select "Deposit"

Q. What are the fees for Mobile Deposit?

A. There are currently no costs to deposit checks through Mobile Check Deposit.

Q. What are the limits?

A. The Mobile Check Deposit limits are as follows:

- The maximum on any one (1) day is \$10,000
- The maximum aggregate deposit during any seven (7) day period is \$15,000
- The maximum aggregate deposit during any thirty (30) day period is \$20,000

Q. Will there be holds on my Mobile Check Deposit?

A. Mobile Check Deposits are subject to the Credit Union's Funds Availability Policy. For the purposes of determining your funds availability, check deposits received before 3:00 p.m. Pacific Time on a business day the Credit Union is open (a "business day" is any day except Saturdays, Sundays, and holidays) will be considered received on the first (1st) business day after the deposit is received. Deposits received after 3:00 p.m. Pacific Time on a business day the Credit Union is open will be considered received on the second (2nd) business day after the deposit is received.

Q. How can I verify that my check was deposited successfully?

A. After selecting the "Deposit" button the transaction will process. When it is complete, you will receive two "Confirmation Receipts" emailed to you; 1st email verifies your deposit was received and the 2nd email verifies your deposit was approved. You may also view the deposit through your account history.

Q. What do I do with the scanned check after depositing it?

A. After depositing a check attach a note to the check that you have deposited it via Mobile Check Deposit and file it away. We recommend that you retain the check for 90 days for your records and dispose of it after that time.

Q. What items are ineligible for Mobile Check Deposit?

- Items displaying a “non-negotiable” or “void” notation or watermark.
- Items that are money orders, traveler’s checks, or savings bonds.
- Items made payable to a third party (i.e., any person or entity other than the member).
- Items dated more than six (6) months prior to the date of deposit.
- Items issued by or through a financial institution in a foreign country.
- Items not payable in United States currency.
- Items with incomplete or illegible information

Q. What are the eligibility requirements for using Mobile Check Deposit?

A. To be eligible for the Mobile Check Deposit service, you must meet all of the following minimum criteria:

- 18 years of age or older;
- Account must be opened for more than 90 days;
- A member in good standing with the Credit Union;
- You do not have a negative record with a consumer reporting agency (e.g., closed account, excessive or unpaid NSF activity, etc.);
- You have not caused a loss to the Credit Union;
- You do not have a negative balance in any share (deposit account) account at the Credit Union;
- You do not have a record of NSF activity on any account at the Credit Union;
- You have not been more than forty five (45) days late on any Credit Union loan payment.

Q. What if, after logging into the HCCU mobile banking, I’m not approved to access Mobile Check Deposit?

A. Call our Call Center 916-364-1700 or send us an email at hccu@heritageccu.com and a team member will review your account to see if you’re eligible to use the service and advise you of the decision.

Still have questions? Check our HCCU Electronic Disclosure for Remote Deposit Capture.