



### What is Mobile Deposit?

With Big Island FCU's Mobile Deposit, members can take an image of a check using a supported iPhone or Android smartphone and deposit it directly into their account through our mobile banking app.

### Who is eligible for Mobile Deposit?

You must be a member of Big Island FCU for a minimum of thirty (30) days and all accounts must be in good standing. Eligibility is at the sole discretion of the Credit Union and access to the Mobile Deposit service may be suspended or revoked at any time. Mobile Deposit users must be registered users of our Online Branch and have downloaded and authenticated through our mobile banking app.

### How do I enroll in Mobile Deposit?

You can apply for our Mobile Deposit service at any of our branches. Your request will be reviewed and upon approval, the service will be available to you at your next mobile banking login after you accept the Terms & Conditions.

### What accounts can I deposit to using Mobile Deposit?

Deposits can be made to your Big Island FCU Share or Share Draft account.

### Are there deposit or transaction limits?

Yes. The maximum item deposit limit is \$3,000. The maximum daily deposit limit is \$5,000. If you attempt to make a deposit in excess of these limits, we may reject your deposit.

### How many checks can I deposit at one time?

You may only deposit one check at a time, but there is no item limit to the number of checks you can deposit in total as long as the aggregate dollar amount is within the allowable transaction limits.

### How should I endorse the back of the check?

All payees must endorse the back of the check and must include "For BIFCU Mobile Deposit Only". If a check is not properly endorsed, it will be rejected and your deposit will not be processed. Checks must be made payable to the member or joint owner of the account.

### Will there be holds on my deposits?

Funds from items deposited through Mobile Deposit will be subject to holds in our discretion as set forth in our Funds Availability Disclosure. Generally, funds will be available within two (2) business days following a successful deposit. Deposits may be delayed depending on circumstances. Review your account balance to confirm availability of funds.

### What is the deposit cut-off time?

Deposits made by 2:30pm HST will generally be processed that day. Deposits made after 2:30pm HST will generally be processed the next business day. If the deposit is made after 2:30pm HST on a Friday, the deposit will generally be processed the following Monday.

### What should I do with my paper check after I made a deposit through Mobile Deposit?

You should retain the original of your imaged check deposited into your account using Mobile Deposit until you have confirmed it was credited to your account. It is your responsibility to properly store and dispose of your check after you have confirmed your deposit, but in no case beyond sixty (60) days.

### Are there any fees to use the Mobile Deposit service?

Mobile Deposit is a free service to eligible Big Island FCU members. Wireless carrier data rates may apply. Returned check fees will apply.

### Can a returned check be redeposited?

No. Returned checks cannot be redeposited. You will need to bring the physical check in to a branch to redeposit.

### Are my check images stored on my mobile device?

No. Your images are not stored on your device. You can only view them in the **View mobile deposit history** option when logged in to the mobile banking app for thirty (30) days from the original deposit date.

### How can I recognize a deposit made through Mobile Deposit in my account history or account statement?

Deposits made through the Mobile Deposit service will show as an ACH transaction in your account history on our Online Branch, mobile banking app and member statement. You will see the description: **ACH TRANS - FISERVIP ;MMDDYY;Check Dep**

### Will I be notified when my deposit is processed or if there is a problem with my deposit?

Once your deposit is processed, you will receive an email letting you know if it was accepted or rejected. We urge you to view the **View mobile deposit history** option in the mobile banking app. There, you can view Pending, Accepted and Failed deposits.

### How can I get help using the Mobile Deposit service?

If you are having trouble with our Mobile Deposit service or have any questions, please visit any branch location or contact us at 808.935.9778 or [info@bigislandfcu.com](mailto:info@bigislandfcu.com).