



# Big Island

Federal Credit Union

## MOBILE DEPOSIT

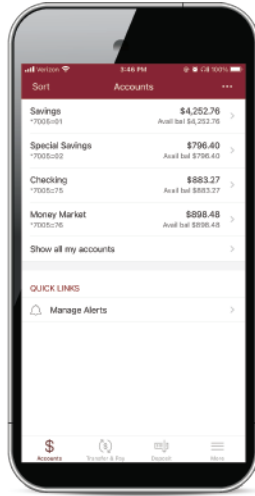
With Big Island Federal Credit Union's Mobile Deposit, you can deposit checks directly into your Share or Share Draft account using our mobile banking app on a supported iPhone or Android smartphone. Mobile Deposit is convenient and saves you time, with fewer trips to a branch or ATM.

Mobile Deposit users must be registered users of our Online Branch and have downloaded and authenticated through our mobile banking app. You can apply for our Mobile Deposit service at any branch. Your request will be reviewed and upon approval, the service will be available to you at your next mobile banking login.

**STEP 1:** Log into the Big Island FCU mobile banking app



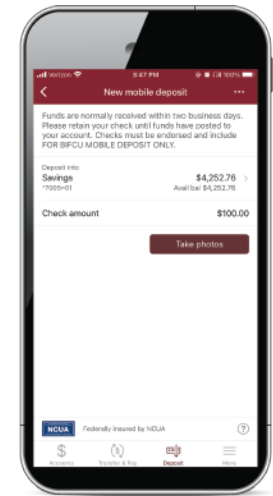
**STEP 2:** Select **Deposit** on the bottom menu



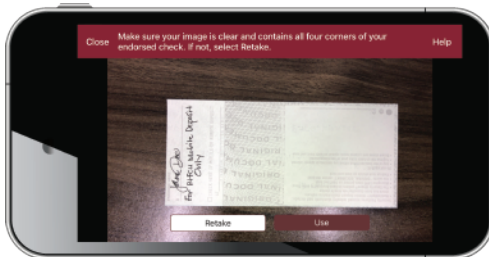
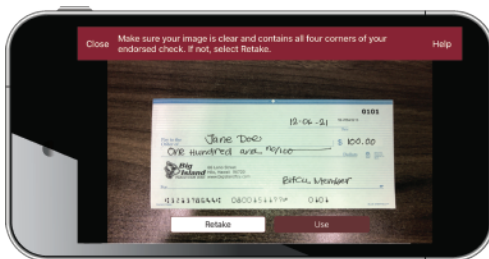
**STEP 3:** Select **Deposit a check**



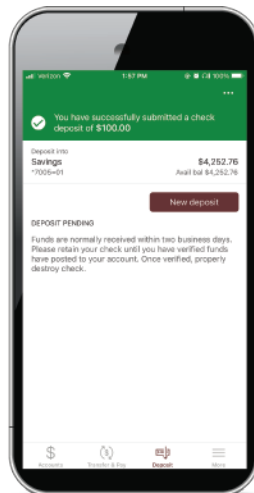
**STEP 4:** Select the account, enter the amount and click on **Take photos**



**STEP 5:** Endorse check and include "For BIFCU Mobile Deposit Only". Take a photo of the front and back of the check.



**STEP 6:** Confirm your deposit. That's it!



### Additional Information

- Deposit history can be viewed by going to **View mobile deposit history**. There you will see Pending, Accepted and Failed deposits.
- Once your deposit is processed, you will receive an email letting you know if it was accepted or rejected.
- 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. Holds may apply.
- Maximum item limit is \$3,000, maximum daily limit is \$5,000.
- Check images will be available through our mobile banking app for 30 days.
- Please make sure the image of your check is clear and in focus. This will avoid processing delays.

\*Mobile Banking is a free service to all Big Island Federal Credit Union Online Branch members. An internet-enabled device is required to access Big Island FCU's mobile banking app. You must be enrolled in our Online Branch to access our mobile banking app. Standard messaging and data usage fees may apply. Check with your mobile phone carrier for details. iPhone® is a registered trademark of Apple® Inc., registered in the U.S. and other countries. Android™ is a trademark of Google Inc. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Trademarks and Service Marks are the property of their respective owners. Trademark owners have no affiliation with Big Island FCU, its products and services nor its website.