



MOBILE DEPOSIT CAPTURE

Mobile Deposit Capture (MDC) is a **free** service on your Maui County FCU mobile banking app that allows you to electronically deposit checks through your iPhone or Android phone. We want to give you some advice on making this experience fun and easy for you.




First, you need to make sure you have Online Banking Set Up.

If you aren't enrolled in Online Banking, you'll need to visit our website at www.mauicountyfcu.org or visit any of branches to fully enroll into Online Banking.

Next, you will need to download our Mobile Banking app.

Our mobile app is available for download in the Apple App and Google Play stores. Just search for "Maui County FCU" and look for our logo.

Limits:

-  **\$2,500 limit per item/deposit.**
Single checks over \$2,500 will be rejected.
-  **\$2,500 combined daily limit.**
You may remotely deposit checks that total up to \$2,500 per day.
-  **3 p.m. PST is the Daily Cut-off Time.**
Deposits after 3 p.m. Pacific Standard Time will process the next business day.



CHECK ENDORSEMENT:

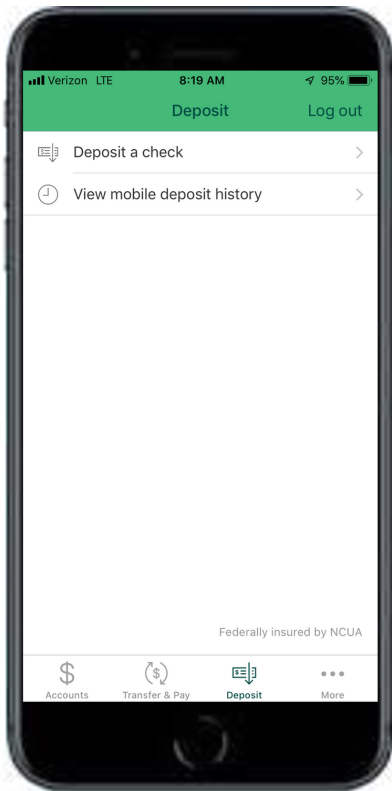
Back Side of the Check:

Using **BLUE** or **BLACK** ink, sign your name (indicated by "Your Signature" in the example to the right). Below your signature, print "For MCFCU Mobile Deposit Only"



This credit union is federally insured by the National Credit Union Administration.

USING MOBILE DEPOSIT CAPTURE

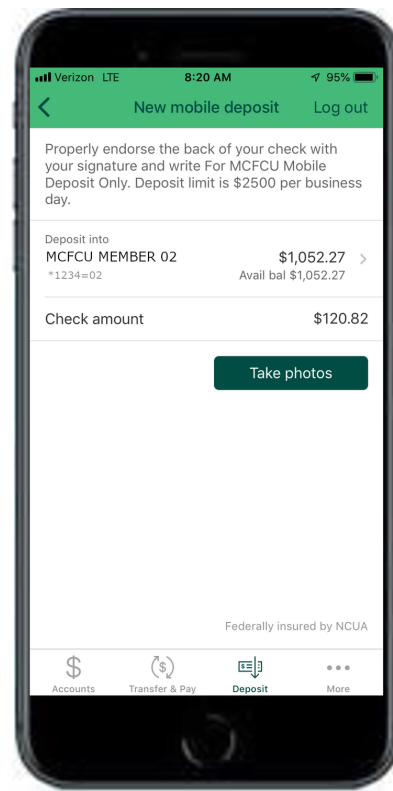


Open the Maui County FCU Mobile App.

Log in using your username and password.



Tap the 'Deposit' icon at the bottom of the screen.



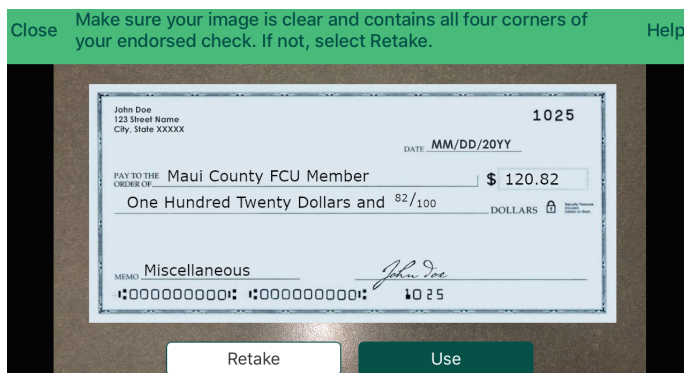
Tap 'Deposit a check' to initiate a check deposit.

Tap 'Select to account' to make a deposit into a MDC Checking or Savings Account.

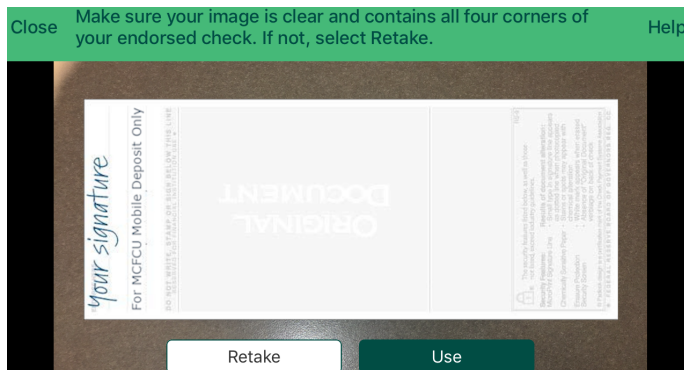
Enter the dollar amount of the check that will be deposited

Tap 'Take photos' button. **You must allow MCFCU to take photos and record video.**

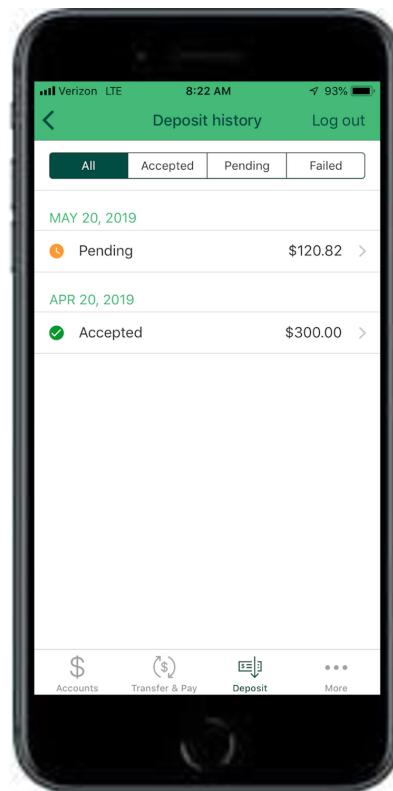
Take a photo of the front of the check and tap Use. **Make sure the check is the largest size that it can be within the frame that is shown.**



Turn the check over, take a photo of the back of the check, and then tap Use.



Tap the Make Deposit button to submit your transaction.



Tap 'View mobile deposit history' to see the the history of all, accepted, pending, and failed mobile check deposits.

Tapping "Accepted", 'Pending', or 'Failed' will provide a status on deposits

Tapping on any individual item will show you the details for that particular item.

AFTER YOU DEPOSIT:

We recommend

keeping the check on-hand until the deposit has gone into 'Accepted' status.

If a check was rejected, you may need to bring that particular item into one of our branches.

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FREQUENTLY ASKED QUESTIONS

What is Mobile Deposit Capture?

Mobile Deposit Capture (MDC) is a service on the Maui County FCU mobile banking app that allows you to use your iPhone or Android phone to make a deposit into your MCFCU account by taking a picture of the front and back of your endorsed check.

Are there any fees for using Mobile Deposit Capture?

The service is absolutely free to members. However, wireless carriers may charge fees for data usage. Please check with your wireless carrier for more information.

Who is eligible to use Mobile Deposit Capture?

You must be 18 years or older. MDC is available to members in good standing. Eligibility can be revoked at any time and without notice. To get started you will need to be enrolled in Online Banking and have our Mobile App downloaded on your phone.

Which mobile devices are supported for Mobile Deposit Capture?

Apple IOS and Google Android support mobile services.

Which MCFCU accounts can I deposit checks to?

You can deposit checks into your MCFCU Savings or Checking Accounts.

Are my transactions secure?

Yes. MDC uses the same technology that we use to protect you and your accounts while using our Mobile App.

What types of checks can I deposit?

We will accept original checks payable solely to you. You should not use MDC to deposit third-party checks, substitute checks, copies of checks, travelers checks, money orders, checks drawn on a foreign bank, post-dated checks, or checks older than 6 months old. For more information on ineligible check items please refer to the Mobile Deposit Capture Agreement.

How do I know if the check has been deposited into my account?

You can view the status of your check deposit by accessing the 'Deposit History' feature in the Mobile App. Alternatively, you can view your account history to check your account balance to confirm the check deposit and to confirm when the funds will be available.

What is the cut-off time to submit deposits?

Mobile Deposits submitted prior to 3 p.m. Pacific Standard Time each business day, will generally be processed on the same day. Checks submitted after 3 p.m. PST, on weekends, or holidays will be processed on the next business day. A business day is considered every calendar day except Saturdays, Sundays, and federal holidays.

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Is there a limit on the number and total dollar amount of checks that I can deposit via Mobile Deposit?

You can deposit a total of \$2,500 on any single business day or a single deposit. For the purposes of these limits, Saturdays, Sundays, and federal holidays are considered part of the next business day.

When will my mobile deposit be available? Will there be a hold on the deposit?

Funds made through MDC will generally be available the first business day after receipt. However, the deposit may be delayed up to 3 business days after receipt depending on the circumstances. Please refer to the MCFCU Funds Availability Policy Disclosure for more information.

How will I know if there's a problem with my mobile deposit?

If we are unable to process your deposit or a correction is required, we will send a message to you via Online Banking. You can also view the status of your deposit in the Mobile Deposit section of our Mobile App under 'View mobile deposit history'. NOTE: the status information provided by the app is subject to change.

What should I do with my original paper check?

After depositing your check via MDC, securely store the check until you have confirmed your funds have been deposited. Ensure that you retain the original check for 60 calendar days. Destruction and disposal of original checks is the responsibility of the member.

Do I need to endorse the check being deposited via Mobile Deposit Capture?

Yes, we require proper endorsement on the back of the check. You must sign your name and write 'For MCFCU Mobile Deposit Only' in the endorsement section.

How will I recognize my deposit on my account statement?

Check deposits made via MDC are identified as 'FiservIP Check DEP' on your account statement and Online Banking history.

What should I do if I need help using Mobile Deposit Capture?

You can visit our website at www.mauicountyfcu.org. We have a section titled 'Electronic and Mobile Service' under the 'Services' tab. You will find easy to follow instruction on how to use MDC. Questions can be emailed to info@mauicountyfcu.org. You can also call us at (808)-244-7968 or by visiting any of our branch locations.