



Wanigas Mobile Check Deposit FAQ's

Q. What is Remote Deposit Capture or Mobile Check Deposit?

A. Remote Deposit Capture (RDC) is a convenient deposit service that allows you to use Mobile Banking along with a Smart Phone to make check deposits almost anywhere. We call this service Mobile Check Deposit. At this time, Android, iPhone, iPad, iPod are all supported devices for RDC.

Q. Do I need to sign an agreement before I can start using the Mobile Check Deposit service?

A. You do not need to sign an agreement, but you must agree to the Terms and Conditions for Remote Deposit Capture that is displayed when you first access this service.

Q. What are the fees for this service?

A. Mobile Check Deposit is provided to our members free of charge.

Q. What are the benefits of using Mobile Check Deposit?

A. Mobile Check Deposit makes it unnecessary for you to visit a branch or ATM to deposit checks, so you save time and money. You also enjoy the convenience of making deposits on your time schedule from almost anywhere.

Q. How do I log into Mobile Check Deposit?

A. If you are an existing mobile banking user you are "logged in" as soon as you log in to Mobile Banking. When you reach your Account Summary page, simply click on the "Mobile Deposit" tab to get started. You may need to do an update to your app. If you are a new mobile banking user you will need to download the Wanigas mobile banking app to get started.

Q. What emails should I expect to receive regarding Mobile Check Deposit?

A. You will receive a "one-time pin" email when you first start using Mobile Banking. You will be provided a four digit pin number that you will add to the end of your password. This is only done the first time you log in. You will also receive an email after you enter your one-time pin telling you that you have successfully registered.

Q. Can I scan a check right away?

A. Yes, immediately after you access Mobile Check Deposit for the first time.

Q. What email address will I see when I receive communications about Mobile Check Deposit?

A. The sending email address will be: info@wanigas.com. For some members, these emails may be filtered into "Junk Mail" or "SPAM" folders, so be sure to check those folders periodically.

Q. When are Mobile Deposit items processed?

A. Items received before 4:00pm will be posted the same business day. Items received after 4:00pm will be posted the following business day.

Q. Can I view a statement or history of deposits?

A. Yes. When you are in Mobile Banking with an Android Phone you choose the menu button on your phone and click on the "View History" tab. When using an iPhone, iPad, or iPod, just choose the "History" button. Check images are available online for 90 days.

Q. What types of accounts can I scan deposits into?

A. You can scan into any share or share draft account. Business Accounts, Certificates and IRA's are not eligible.

Q. Can I still bring check deposits into a branch office?

A. Yes. Whether you are registered for Remote Deposit Capture service or not, you can still make deposits by whatever method is most convenient for you.

Q. What types of checks can I scan into Mobile Check Deposit?

A. Single-party domestic checks made payable to the owner(s) of your Wanigas Credit Union account. All checks deposited remotely should have the following endorsement referred to as a Restricted Signature:

Signature(s)

For Mobile Deposit Only at Wanigas CU

IMPORTANT NOTE: These items **CANNOT** be used with Mobile Check Deposit and will need to be brought to one of our branch offices:

- Savings bonds
- Foreign checks
- Third party checks
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated checks (more than 6 months old)
- Post-dated checks (dated for a future day)
- Any checks that contain evidence of alteration to the information
- Checks purporting to be a lottery or prize winning
- Checks previously submitted for deposit

If you have any questions, contact us at info@wanigas.com or call 989-759-5758.

Q. How many checks can be included in one deposit?

A. No limit.

Q. What is the maximum amount I can deposit into Mobile Check Deposit?

A. Large checks will be reviewed. Additionally, there is a limit on the availability of deposited funds. See the link in Mobile Deposit for details.

Q. Can multiple deposits be submitted during one day?

A. Yes. There is a limit on the availability of deposited funds. See the link in Mobile Deposit for details.

Q. How far back can I get copies of the checks I have scanned?

A. Check images are available on your mobile device for 90 days. They are available on your

"History" page. If the check was deposited prior to that, you can request a copy by visiting any of our branch offices, e-mailing us at info@wanigas.com or calling 989-759-5758.

Q. Will holds be placed on checks submitted through Remote Deposit Capture?

A. Remote Deposit Capture (RDC) members with a credit score of 640 or higher and an aggregate share account balance of \$500 or more qualify for \$1,500 immediate availability. Remaining RDC funds held for 2 business days.

All deposits are subject to holds. RDC members that do not meet the above qualifications will be subject to check holds, just as if they were made at an ATM.

Q. Can I expect that all checks will scan correctly?

A. No. Variations in check sizes, colors and designs can impact the readability of a check. The scanned check images may be too dark. NOTE: It is for this reason that we recommend that you keep your check intact for a period of time. This time frame is at the discretion of the member.

Q. How can I review my online deposit transactions?

A. By clicking on "History" while using Mobile Check Deposit on an Apple device or clicking the "Menu" button and then "History" on an Android device.

Q. What should I do with a check once it has been scanned successfully?

A. Store it in a secure location for a period of your choosing (should be at least long enough for the check to clear), then destroy it (preferably with a shredding machine).

Q. I made a deposit in the morning and got an overdraft fee that day. Why?

A. Charges for processed checks are posted all day. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, the deposit was not yet available to pay the debit transaction, which could result in an overdraft. Debit transactions (debit card, checks, or ACH charges) should not be authorized prior to when you have funds available in your checking account. Charges for processed checks are posted throughout a business day.

Q. The amount I entered for a deposit is different from the amount I got credit for. Why?

A. After reviewing the deposited item, it was determined that the amount entered was different from the legal amount on the check. You should refer to the image on your "History" page in Mobile Deposit to verify this information. If you still have a question, contact us at info@wanigas.com or call 989-759-5758 during regular business hours.

Q. My transaction says "complete," but I don't have a credit in my account. Why?

A. Throughout the business day, you can confirm your online deposits by going to the "History" page in Mobile Deposit. "Complete" in the Mobile Deposit history indicates that the Credit Union's review of the item has been completed. However, the item may be part of a batch file that has not yet been posted to your account. Deposits that have posted will be in the "Transaction History" on MemberConnect Home Banking or Mobile Banking for the account to which it was deposited.

Q. Can I cancel Mobile Check Deposit?

A. You are able opt-out of this service at any branch, by written request or by calling 989-759-5758.