

## **Mobile eDeposit FAQ**

### **1. What is MYFLFCU Mobile eDeposit?**

- MYFLFCU Mobile eDeposit is a tool that can be used through the MYFLFCU mobile banking app. In addition to viewing your accounts and transferring funds, you can now deposit checks remotely from your mobile phone.

### **2. What is my username and password?**

- To access the MYFLFCU mobile banking app, use your online banking username and password. After the first time logging in, you can enable biometric authentication (IE: Face ID or fingerprint).

### **3. How do I register for Online Banking?**

- Go to our website at [www.MyFortLibertyFCU.org](http://www.MyFortLibertyFCU.org), select Online Banking located in the top menu bar, select “First Time Logging In?” in the dialogue box, and follow the prompts.

### **4. How do I download the MYFLFCU Live mobile app and sign up for Mobile eDeposit?**

- Download the MYFLFCU Live mobile app from the Apple Store or Google Play, click on “Sign up” at the lower left of the app and follow the prompts.
- Log in to the MYFLFCU mobile banking app on your iPhone or Android device.
- Click on the “Deposit Checks” tab.
- Follow the instructions.
- You will receive an email within one (1) business day with approval and instructions to proceed.

### **5. What are the guidelines to qualify?**

- Be at least 18 years of age.
- Enrolled in online banking and with ability to use the Credit Union’s mobile banking app.
- No charged-off loans with the Credit Union.
- Have valid phone number, email, and home addresses on file with the Credit Union.
- Additional qualifications are evaluated daily and based on account criteria such as credit score, NSF/returned checks, ACH deposits, length of membership, and other account activity.

### **6. Once I get approved, how does Mobile eDeposit work?**

- Log in to the MYFLFCU mobile banking app on your iPhone or Android device.
- Click on the “Deposit Checks” tab.
- Read the “helpful hints for success”.
- Click “Get started” and follow the step-by-step instructions.

## **7. Why isn't the app working for me?**

- You must be an online banking user to log in to this app. Once you are enrolled in online banking, simply open the mobile app and log in with your username and password.

## **8. What is the cost of Mobile eDeposit?**

- Our Mobile eDeposit service is free; however, you should consult with your cell phone provider for specific fees and data charges\*.

## **9. How much can I deposit?**

- Limits vary by member. The maximum daily limit is up to \$10,000, and the maximum rolling 30-day limit is up to \$30,000.
- If a member exceeds their established limits, the Credit Union will be required to review and either approve or decline the transaction prior to processing. Check amounts above the daily release limit of \$225 may be held for up to five business days. All checks are subject to verification. We recommend that the members retain the original item for 60 days from the date of deposit. After 60 days, the item should be destroyed in a safe and secure manner.

## **10. What types of checks are accepted?**

- We will only accept personal, business and government checks made payable to the member through the remote deposit capture interface. FLFCU members must write "FLFCU eDeposit", along with the last 4 digits of their account number under their signature on the back of checks before they are submitted.

## **11. What is a compatible device?**

- This service is available for iPhones and Androids only. Get the free MYFLFCU mobile banking app from the Apple App Store or in the Google Play store today!

\*While the MYFLFCU mobile banking app is a FREE service, members should consult with their cell phone provider for specific fees and charges for accessing the Internet. An online banking username and password is required for account access.