



## ***Mobile Deposit Frequently Asked Questions***

### ***• What is Mobile Deposit?***

Mobile Deposit is a service that allows you to make convenient and secure deposits into your checking account simply by taking a picture. You can use your iPhone or Android device to take a digital image of your checks and deposit them into your account.

### ***• How does Mobile Deposit work?***

Mobile Deposit allows you to take a picture of the front and the back of the check and submit the image for deposit. The image can then be processed to clear the check electronically.

### ***• What types of accounts are eligible for Mobile Deposit?***

Personal and business checking accounts that are in good standing are eligible for Mobile Deposit.

### ***• How do I sign up for Mobile Deposit?***

If you currently use the Autotruck Mobile App and your account is eligible you will already have access to this feature. If you do not have the Autotruck Mobile App you can download it for free from the Apple Store or Google Play. You must be enrolled in online banking in order to access the Mobile App.

1. Scroll down to and click on "Make A Deposit" on the Dashboard.
2. A Welcome screen will pop up, click on "Get Started."
3. The next screen should have your name and email information, if not, please complete this information. Click "Continue."
4. Click on "Draft (D008)" (**note: Mobile deposit can only be deposited into your checking account**)
5. Enter your Autotruck account number (used to sign onto Autotruck's online banking - NETBRANCH), Make sure type of account selected is Checking. If not, scroll down and select Checking. Then click "Done" at the top of the screen.
6. You should now see a Thank You screen. Click "OK."
7. Your Mobile Deposit account will be awaiting approval from Autotruck. (Approval process should be completed within 24 hours.)

### ***• How do I know if I have Mobile Deposit?***

Sign into your accounts via the Mobile App. Under "QUICK ACTIONS" in the Accounts tab, Click on the "Deposit" button.

• ***What mobile devices can be used?***

Mobile Deposit is designed to work with an iPhone 5 or higher and Android phones. You will need to download our free App through Apple Store or Google Play.

• ***What are the deposit limits?***

Daily number of checks deposited - 5  
Daily amount of deposited checks - \$1,500.00

• ***Are there deposit items that cannot be submitted using Mobile Deposit?***

- Third party checks - checks payable to someone else and then endorsed and signed over to you.
- Incomplete items - missing the date, payee, signature of the maker or other required information
- Non-Negotiable items - items that are stamped with the “non-negotiable” watermark
- Altered checks - contains evidence of a change to the information on the face of a check
- Foreign checks - any check that is drawn on a financial institution in another country
- Stale Dated Checks - checks may contain instructions such as “Void 90 days after issue date.” If no instructions are contained then the check is stale 6 months after the issue date.
- Checks dated later than the date of deposit
- Returned checks - any check that had been previously returned.

• ***How should I endorse my check?***

You should include the following when endorsing your check:

- First Line - Your signature
- Second Line - “For Deposit to”
- Third Line - “Autotruck Mobile”
- Fourth Line - The account number to which the check is being deposited

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

• ***Once my check is endorsed how do I make my deposit?***

Once your check is properly endorsed you will need to log into your account using the Mobile App.

8. Click on the “Deposit” button, under “QUICK ACTIONS” in the Accounts tab.
9. Click on “Deposit A Check”
10. Enter the amount of the check and click “Continue”
11. Click on “Checking”
12. (if you have not given access to your camera, click “OK” to do so)
13. Take a picture of the front of the check by tapping the screen, ensuring the top, bottom and side edges are all visible, then click “Continue”, if picture is clear and all parts of the check are visible. If not, click “Retake” and repeat the process.

14. Next take a picture of the back of the check. Click on screen to remove message off of the screen, Take a picture of the front of check by tapping the screen, ensuring the top, bottom and side edges are all visible, then click "Continue"
15. After you have reviewed all of the information and verified that it is correct, scroll down and click "Submit"
16. You should receive an email shortly stating that your deposit has been approved. If your deposit is not approved, please contact Autotruck.
17. If you have another check to deposit, repeat the steps above.

• ***How many checks can I include in one deposit?***

Each check will be processed as a separate deposit.

• ***When will the funds be in my account?***

The funds will be deposited by the end of the day, if entered by 3:00 pm ET. Any holds on the checks will mirror Autotruck's current hold policy.

• ***How long should I hold on to my check after submitting via Mobile Deposit?***

We recommend you store your check in a safe place for 30 days and then discard (we recommend shredding).

• ***Is there a fee for Mobile Deposit?***

No fee - this is a free service offered by your credit union.

• ***How can I view my Mobile Deposit history?***

You can log onto your accounts via the Mobile App to view your history. Click on the "Deposit" button, under "QUICK ACTIONS" in the Accounts tab. This will take you to Mobile Capture. Click on the "Recent Activity" button to view a list of recent deposited checks. Click on that check to view all information on that check.

• ***What issues may prevent a check from being accepted once the photo is take?***

There are a number of factors that could cause your check to be rejected during the mobile capture process. The following are some of the errors that could occur:

- The MICR line (line on the bottom of the check containing the account information) may not be clear or may have been cropped in the picture taking
- The check amount could not be read
- The check number could not be read
- The Front signature was not detected or is missing.
- The endorsement on the back of the check is missing
- The picture is not clear
- The check amount entered does not match the actual check amount

If any of these errors occur you can retake the pictures. Make sure that you place the check on a flat, dark colored, well-lit, non-reflective surface. Ensure the top, bottom and side edges of the check are visible in your camera preview window prior to taking the picture.

- *If I have questions, where can I go to receive help?*

If you need assistance with your Mobile Deposit please contact us via phone, email, online messaging or come by one of our branch locations. Normal business hours and telephone numbers are obtained by clicking on the “Info” button in the Autotruck Mobile App. Click on the “email” button in the Autotruck Mobile App to email a question.