

Mobile eDeposit FAQ

1. What is FBFCU Mobile eDeposit?
FBFCU Mobile eDeposit is a tool that can be used through the **FBFCU 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 FBFCU mobile banking app, use your online banking username and password.
3. 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.
4. What are the guidelines to qualify?
 - Be at least 18 years of age
 - No charged off loans
 - No draft NSF or returned checks in past 90 days
 - Account must be open at least 60 days
 - Have valid phone number, email and home addresses on file with the credit union
 - Enrolled in online banking and have the ability to use the Credit Union's mobile banking app
5. How do I register and get approved for Mobile eDeposit?
 - Log in to the FBFCU 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
6. Once I get approved, how does Mobile eDeposit work?
 - Log in to the FBFCU 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. 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*.
8. How much can I deposit?
 - Daily release limit of \$200
 - Per item limit of \$3,000
 - Daily limit of \$5,000

- Rolling 30-day limit of \$20,000

In the event that a member exceeds these 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 \$200 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.

9. 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. FBFCU members must write "FBFCU eDeposit", along with the last 4 digits of their account number under their signature on the back of checks before they are submitted.

10. What is a compatible device?

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

*While the FBFCU 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.