

1. How can I sign up for Mobile Remote Deposit?

Registered online account users with iPhone or Android mobile devices can download a free AgFed App. From the Apple Store search AgFed Credit Union Mobile. From the Google Play Store search AgFed Mobile. Log into your account and select Remote Deposit.

2. What are my daily Remote Deposit limits?

After you register and are approved for Remote Deposit, you will receive an email indicating your daily and rolling 30-day deposit limit(s). Your daily limits are also displayed when you log into Remote Deposit.

3. How do I make a deposit using Mobile Remote Deposit App?

- a. Log in using your Mobile AgFed App, select Remote Deposit.
- b. Select the account into which you wish to make a check deposit.
- c. Sign the back of each check and include the following endorsement information:
 - i. "Remote Deposit"
 - ii. Account Number: ##### (##### = your AgFed account number)
- d. In a well-lit environment tap on "Take Photo". Use the following guidelines to obtain the best image.
 - i. Place your check on a dark-colored, plain surface that's well lit
 - ii. Position your camera directly over the check (not at an angle)
 - iii. Fit all 4 corners in the guides of your mobile device's camera screen
- e. Enter the total deposit amount of your check(s).
- f. Take photo of the front and then the back of your check(s).
- g. Review and submit your deposit.

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

4. Do I need to keep my original check?

Yes, please retain your original check for 60 days in a secure location then destroy by shredding the item. Please use caution not to duplicate this deposit.

5. What types of checks are not accepted through Remote Deposit?

Acceptable Checks:

1. Single-party, domestic checks made payable to the owner(s) of the AgFed account.

Unacceptable Checks:

1. Any item drawn on my AgFed account.
2. Any item that is stamped with a "non-negotiable" watermark.
3. Any item that contains evidence of alteration to the information on the check(s).
4. Any item issued by a financial institution in a foreign country, or not payable in US dollars.
5. Any third party check(s), i.e., any item that is made payable to another party and then endorsed to you by such party.
6. Any item that is presented more than six months after the date on the item.
7. Any item that is incomplete.
8. Any item that is presented with a date in the future.
9. Savings Bonds.
10. Money Orders
11. Non-negotiable items
12. Checks previously submitted for deposit.
13. Checks purported to be a lottery or prize winning.

6. Should I send any other documents with my Remote Deposit?

No, simply submit the check(s) you would like to deposit to your account.

7. Do I need to include a deposit slip with my scanned check deposit?

No. Remote Deposit generates an electronic record with each deposit.

8. How many checks can I deposit using the Mobile Remote Deposit App?

You can deposit as many checks as you would like; as long as the accumulated dollar amount of the deposit(s) does not exceed the daily deposit limit. However, you can only deposit one check at a time.

9. How long is my deposit history available for viewing?

Remote Deposit history is available for viewing online for approximately 18 months.

10. How do I know if Remote Deposit is right for me?

Any personal or business account holder who receives paper checks can benefit from Remote Deposit. It's quicker, safer, and easier than making a trip to the Credit Union. Plus, you can deposit checks even if you're not located near a branch.

11. How do I get a copy of my deposit?

Click on the Deposit History Tab at the top right corner of the Remote Deposit page, and a listing of your scanned deposits will display. If you click on the  icon, you can view the deposit details along with a copy of the items included in that deposit. If you click on the  icon, you can download a copy of the deposit in PDF format and print it or save it to your computer for your records.

12. I took photos of my checks, but when I log into the App, I don't see the pictures. Where did they go?

Only photos taken within the Mobile Remote Deposit App can be used for deposits. After you log into the App, choose the deposit account and enter the deposit amount, you will be prompted to use the camera on your device to take a photo of the front and back of the check. Photos taken outside of the App cannot be used for deposits.

13. Are deposits made using the Mobile Remote Deposit App secure?

Like all AgFed Remote Deposit features, your transmissions made using the Mobile Remote Deposit App are safe and secure. Check images are only stored on the phone until you complete your deposit. If you launch the App and take photos of a check in "Offline Mode," the check image is stored on the phone until the next time you log in to the App and submit the deposit. For this reason, it is important that you take appropriate steps to protect the security of your phone:

1. Password protect your mobile device
2. Keep your mobile device in a secure spot when not in use
3. Secure your login information

Let AgFed know immediately if you think your login information has been compromised.

14. Why am I unable to make deposits through Remote Deposit?

If you no longer meet the criteria, we may terminate your Remote Deposit access without notice. In this situation, you will need to mail in your deposits or take them to a convenient branch location for deposit.

15. Criteria

1. You have to be a registered Online Banking user
2. At least 18 years of age

16. When will my check be available?

Your check will be available as set forth in the [Funds Availability Policy](#).