

We've added something new to FDLCU's Mobile App - Mobile Deposit is here! Now you can deposit a check with your smart phone!

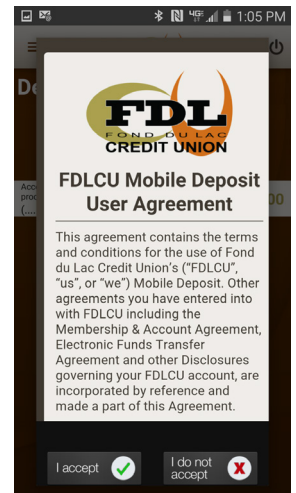
Please note that screens may look slightly different depending on your phone type - Android vs. iPhone.

You'll notice a new camera icon on the Mobile App screen. Tap this as your first step to deposit a check using FDLCU Mobile Deposit.

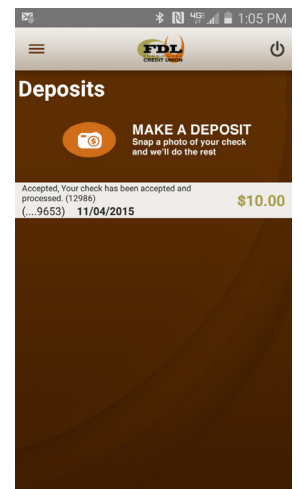


The first time you use FDLCU Mobile Deposit, you will be asked to accept the User Agreement. It's important that you take the time to read this agreement as it covers many details of the service. It also explains your responsibility for keeping the checks you deposit using this service.

Once you reach the bottom, you can tap on the I Accept button to proceed.



Tap on MAKE A DEPOSIT



Next, select the account you want to make the deposit to.

NOTE: Deposits can be made to Loans (applied as a payment) in addition to Savings (Share) or Checking (Share Draft) accounts.

Tap on Deposit Amount. A key pad will pop up. Enter the amount of the check.

Be sure your check is endorsed with your signature and “For FDLCU Mobile Deposit Only”. If the endorsement is missing, the check will be rejected upon review.

Next you’ll take a photo of the front of the check. Make sure all 4 corners are within the box that appears.

Then take a photo of the back, again making sure all four corners are within the box.

Tap Next.

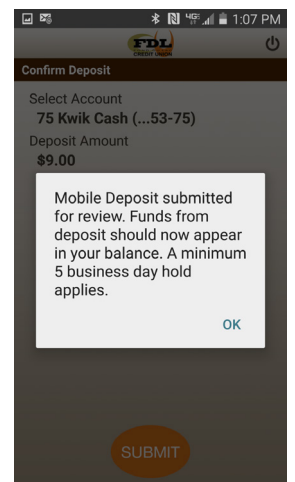
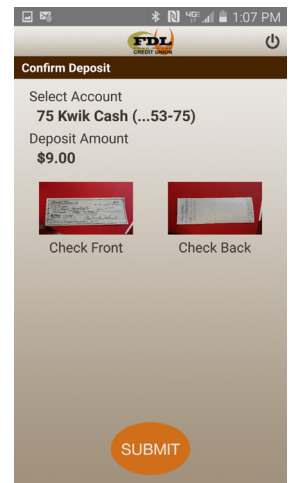
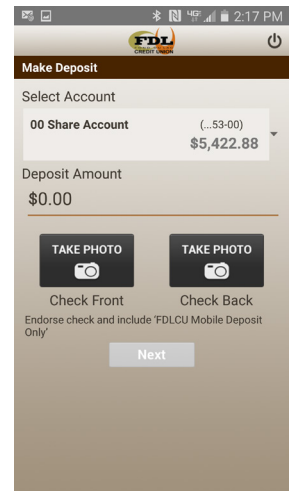
You will now review the information you entered.

- The account you are depositing to.
- The amount of the check.
- A picture of the front of the check.
- A picture of the back of the check endorsed with your signature and “For FDLCU Mobile Deposit Only”

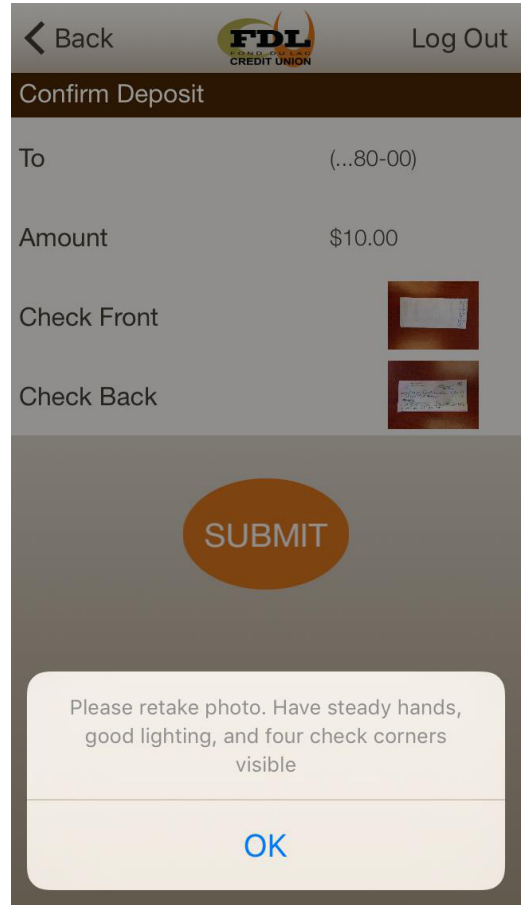
If everything is correct hit SUBMIT.

If the system is able to read everything you will receive the message shown here. The review process will verify that all details of the User Agreement are met.

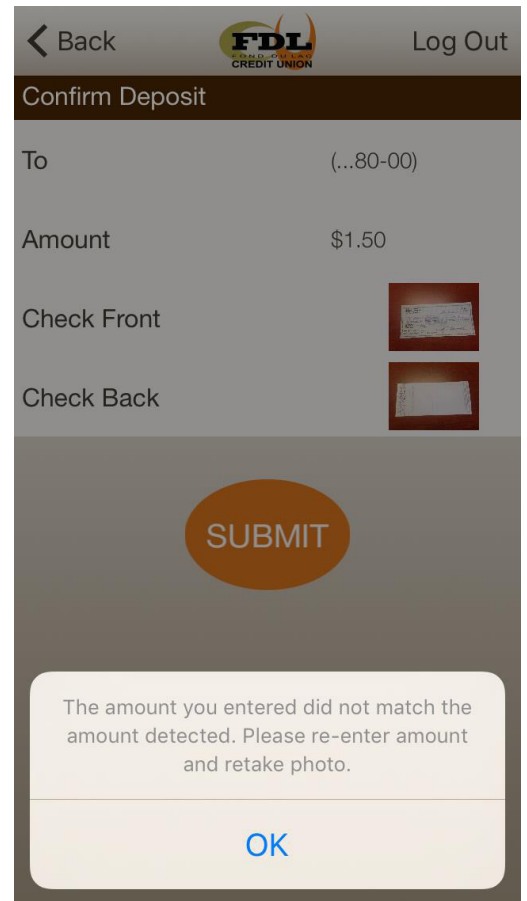
See the following pages for some error message that you might receive.



This error will be received if the photos of the front and back of the check are mixed up.



This error will be received if the amount you entered does not match the amount of the check. In this example the actual check amount was \$15.00 but only \$1.50 was entered.





Some things to note about Mobile Deposit:

- Mobile Deposit is designed to allow you to make deposits to your checking or savings accounts or make consumer loan payments from your smartphone by taking a picture of the check(s) and delivering the images and associated deposit information to FDLCU. There is currently no charge for the Service.
- When using Mobile Deposit you must endorse each check with your signature and “For FDLCU Mobile Deposit Only”. If the endorsement is missing, the check will be rejected upon review.
- You may NOT deposit the following:
 - a. Checks or items payable to any person or entity other than you.
 - b. Any check or items drawn on your account that you are depositing to that same account.
 - c. Checks or items showing evidence of alteration to any of the fields on the front of the check or item, or which you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
 - d. Checks or items previously converted to a substitute check, as defined in Reg CC.
 - e. Checks or items drawn on a financial institution located outside the U.S.
 - f. Checks or items that are remotely created checks, as defined in Reg CC.
 - g. Checks or items not payable in United States currency.
 - h. Any check that is “stale dated”, expired or “postdated” or is dated more than 6 months prior to the date of deposit.
 - i. Any check that is “non-negotiable” (whether stamped in print or as a watermark).
 - j. Any check that is incomplete
 - k. US Savings Bonds
 - l. Any check on which a stop payment order has been issued or to which there are insufficient funds.
- The image of an item transmitted to FDLCU using the Service must be legible.
- We are not responsible for items we do not receive for images that are dropped during transmission.
- After 15 days have passed since you transmitted the original check, you will properly dispose of the item to ensure that it is not represented for payment. You agree never to represent the item.