



1. What is mobile deposit?

Mobile deposit is a service that provides you the convenience of depositing checks on your schedule, without needing to visit a branch or an ATM. All you need is a smartphone with the KMFCU App.

2. Are there any fees to use mobile deposit?

There is no fee for this service.

3. How should I endorse the check?

“For Mobile Deposit Only at KMFCU”

Proper endorsement signature of all payers

Date and Account Number

Please Note:

4. - Checks must be payable to an account owner: NO THIRD PARTY CHECKS ARE ACCEPTED.

- Checks must not be older than 120 days or as stated on the checks.

5. Why is the image on my check not being accepted?

- Close all other apps running in the background of your mobile device.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount on the check.
- Make sure image is good quality:
- Take in well-lit area – no shadows across the check.
- Flatten folded or crumpled checks.
- Make sure entire check image (showing all four corners) is visible and in focus.
- MICR line (numbers on the bottom of your check are readable).
- Please use **Black** or **Blue** Ink.

6. Is there a daily limit?

You cannot deposit more than \$5,000 via mobile.

7. What should I do with my paper check?

Keep your check in a safe place for at least 60 days in case it is needed for verification.

8. When will my deposit be made available?

Deposit will be available that day. Items received after 2:00 p.m. CST will be processed on the next business day. Check the deposit history within the app to make sure your deposit was accepted.

9. Who should I contact if I encounter any issues with my mobile deposits?

Please notify KMFCU at 402.593.2680 of any issues with your mobile deposits. Please make sure your contact information is updated with the Credit Union in case there is an issue with your deposit.