



Introducing Mobile Deposit Capture

Depositing checks is now as simple as taking a selfie.

It's never been easier to deposit a check to your JDECU account with just a snap of a photo on your mobile device.

Deposits are quick, convenient, and secure. Benefits of Mobile Deposit:

- Make check deposits any time day or night, even on weekends
- Save time and money by reducing trips to the Credit Union

Eligibility for Mobile Deposit Capture: Member must be at least 16 years of age, have an active JDECU share draft account open for at least 60 days, have a valid email address and be a current user of the JDECU mobile app. There is a \$5,000 daily limit for mobile deposits.

The back of your check must be endorsed with:

For Mobile Deposit Only
Jack Daniel ECU
Account Number
Signature

JDECU may have to reject your check if it does not contain the specific endorsement noted above. This step is intended to help minimize your exposure to risk and the impact of any fraud. If your check is rejected for any reason, that check cannot be resubmitted through the Mobile Deposit feature and will need to be deposited at the JDECU.

FAQs

How do I register for mobile deposit?

To register for mobile deposit, simply login through the JDECU mobile app, select the Deposit tab and accept the terms and conditions. You should receive an email notification detailing whether your request was approved or denied.

When I use mobile deposit, are funds applied to my account immediately?

Deposits are subject to verification and funds will not be available immediately. Checks received by the 4:30 p.m. cutoff time on a business day are usually available in your account on the next business day. Deposits made after-hours, on a weekend, or holiday will not be processed until the next business day and available usually the following business day.

What happens if there is an issue with the deposit?

Once you've made your deposit, you'll get an email confirmation that we've received your deposit and are processing it. If there is any problem with the transaction, like insufficient funds or potential fraud, you'll receive a letter or email asking you to bring the check to the credit union to resolve the issue.

What time do I need to deposit my check for it to be available the next day?

Mobile Check Deposits received by 4:30 p.m. CT on a business day are considered deposited on that day and will usually be available the following business day.

Are there any fees?

There is no additional fee for using Mobile Check Deposit, but we recommend that you check with your service provider to see if there are any wireless carrier fees.

How do I take a good picture?

- Have good lighting and lie the check flat on a dark background
- Ensure all four corners are visible
- Detach the check from any check stub or cover letter
- Hold your device steady directly over the check (not at an angle) to take the picture automatically, or tap the camera icon to take the picture manually