

Mobile Deposit FAQs



Is there a cost for Mobile Deposit?

YES – Mobile Deposit costs 50¢ per accepted check. On your statement it will show as a debit described as: “E-MOBILE DEPOSIT FEE” from your checking account.

Is there a daily deposit limit with Mobile Deposit?

YES – The Mobile Deposit daily limit is \$2,500.

Is Mobile Deposit available to me if I’m a Virtual Branch and/or Mobile Money subscriber?

NO – Mobile Deposit is only available to Virtual Branch Mobile Money subscribers that have enrolled in Mobile Banking. Simply download our Mobile Banking app at iTunes or Google Play.

How will I know if a deposit has been accepted?

You can check the Deposit History screen to see pending, failed and accepted deposits. If a check deposit fails we will attempt to contact you by phone or email to describe the rejection reason. If it is necessary to place a check on an extended hold we will mail a notice to you.

What could cause a deposit to fail?

- The check image is not clear or if the check is not framed within the camera viewfinder.
- The check was previously deposited using Mobile Banking
- The amount exceeds the daily limit of \$2,500

Are all members eligible for Mobile Deposit?

YES – You just need to subscribe to Virtual Branch, enroll in Mobile Banking* and have a checking account with us.

Where can I find the Mobile Deposit Terms and Conditions?

You can find the *Terms and Conditions* on the Mobile Money page of our website (westcommunitycu.org) and the Mobile Banking logon screen.

I have a few more questions. Where can I get additional help?

Call us anytime at (636) 720-2400, option 3.

*The credit union reserves the right to suspend Mobile Deposit from Mobile Banking subscribers that violate the Mobile Deposit Terms and Conditions.