

Deposit Checks From Anywhere, Anytime

With Mobile Deposits, you can deposit checks safely and securely with your mobile device—all without having to visit a branch.

Deposit Your Checks the Easy Way

The Mobile Deposit service is free for all members.

Convenience-Deposit up to \$3000 in checks per day.

Save Time and Money-Skip the trip to the branch.

Real-Time Confirmation-Get email confirmation for every deposit.

Easy Access-View images of your deposit checks in your account.

How to Make a Deposit

1. Sign in to the mobile app.
2. Select Deposits from the bottom navigation bar.
3. Select Deposit.
4. Select Make Deposit, then select the account you'd like to deposit money to.
5. Enter the check information and sign the back of your check. Be sure to include "For Mobile Deposit Only at CBFCU" underneath your signature. Then, follow the instructions for capturing images of the front and back of the check. Select Continue.
6. Review the information and then select Make Deposit and Done.

Download Our App for Your Mobile Device



FAQs

How are checks deposited through the mobile app protected from fraud?

Copper Basin FCU's Mobile Deposit service is offered through our Mobile Banking* app, which requires you to provide a unique username and password each time you log in. Each item to deposit must be endorsed with the signature of the payee and "For Mobile Deposit Only at CBFCU." By doing so, checks deposited through Mobile Deposit cannot be deposited again at a Copper Basin FCU branch or another financial institution. The Mobile Deposits approval process also includes a review of each deposited item, and automatically detects duplicate deposits within 24 hours of submission.

What are the deposit and transaction limits?

Accounts have a \$3,000 aggregate limit per business day and a \$1500 limit per item.

What should I do if I need help using Mobile Deposits?

If you still have questions after viewing the deposit schedule above, speak with one of our representatives at 1-423-496-3812.

What types of checks can be deposited with Mobile Deposits?

- Personal checks
- Corporate/business checks
- Cashier's checks
- Government checks

Ineligible items include, but aren't limited to:

- checks or items not payable in United States currency;
- checks or items drawn on financial institutions located outside the United States;
- money orders and travelers checks;
- American Express® Gift Cheques;
- savings bonds;
- treasury checks payable to any person or entity other than you;
- checks or items containing an obvious alteration to any of the fields on the front of the check or item which you know or suspect, or should know or suspect to be fraudulent;
- checks or items drawn or otherwise issued by you or any other party on any of your Copper Basin FCU accounts;
- checks or items previously converted to a substitute check;
- starter or counter checks;
- checks that require authorization (e.g., COMCHEKS, BranchPay, RapidDrafts);
- state-issued registered warrants;
- checks from a closed account at another financial institution;

checks or items that are incomplete Copper Basin FCU reserves the right, in its sole discretion, to determine what items may be considered "Ineligible Items."

When will deposited funds be available in my account?

If Copper Basin FCU approves the deposit and sends you a Deposit Approval Notification email:

If you submit your deposit within the below timeframes:	Up to \$200 is available:	Remaining funds of deposits under \$1,000 are available:	Remaining funds of deposits greater than or equal to \$1,000 are available:
Monday-Friday, excluding Wednesday prior to 6:00pm ET	After the deposit is approved	First Business Day after day of approval	Second Business Day after day of approval
Monday-Friday, excluding Wednesday after 6:00 pm ET and Saturday-Sunday	After the deposit is approved	Second Business Day after approval	Third Business Day after approval
Wednesdays Federal Holiday	After the deposit is approved	Second Business Day after approval	Third Business Day after approval

For example, if you deposit a \$1000 check through Mobile Deposits on Monday and receive deposit approval before 6 pm, ET on Monday, \$200 of the deposit will be available that day for cash withdrawal only. The remaining \$800 will be available on Wednesday (2 business days after the approval).

How long does the system retain my Mobile Deposits history?

Mobile Deposits keeps a history of your mobile deposits and check images for up to 2 years. To view your deposits, select the “Deposit History” button within the Deposits tab.

How long should I retain my original check? What happens if I discard the check and an issue arises?

For your protection, retain the original check for at least 5 days AFTER receiving confirmation that it has been accepted. When you’re ready to discard it, mark it “VOID” and dispose of it in a way that prevents it from being presented for payment again. If an issue should arise and the original check is no longer available, please contact the issuer of the check to obtain a new copy that can be resubmitted for deposit.

What steps should I take if my Mobile Deposit is declined?

If your deposit item is declined, a message will be sent to the email address indicating the reason for the decline. If you feel you need to discuss the matter in more detail, you can call our representatives at 1-423-496-3812.

Reasons that deposit items may be declined include:

- ineligible check
- non-negotiable
- missing signature
- missing endorsement
- stale dated
- post-dated
- duplicate check
- poor image quality
- daily deposit dollar amount exceeded
- unacceptable item