

# Mobile App and Mobile Deposit FAQ

## *Mobile App*

**Q: What devices can I access the PCCU Mobile App with?**

**A:** The app is available on supported Apple, Android, and Kindle devices. However, the Mobile Deposit is only available for Apple and Android devices.

**Q: How do I get the PCCU Mobile App?**

**A:** The app is available for free download to your device by accessing your devices app store and searching for Park City Credit Union.

**Q: Is there a fee for using this service?**

**A:** There is no cost to use the PCCU Mobile App or Mobile Deposit service.\*

**Q: Will I need to login to the PCCU Mobile App?**

**A:** No, however you will need to use a login to access Online Banking and/or Mobile Deposit. (Qualification required for use of the Mobile Deposit service.)

**Q: Can I sign-up for Mobile Banking through the PCCU Mobile App?**

**A:** Yes, but first time users must first login using the standard login screen within the Mobile Banking tab.

**Q: Why do I receive a “warning” on my device when accessing the PCCU Mobile app?**

**A:** The PCCU Mobile App includes security features (Snoopwall) that allow you as a user to set your levels of “security.” The feature defaults to tell you when accessing a “risk” feature of the app. Go to the Mobile Security section in the app menu and set Snoopwall to your personal preference.

## *Mobile Deposit*

**Q: How do I get Mobile Deposit ability?**

**A:** You must first download the free PCCU Mobile App to your Apple or Android device. Once you have the app, click Mobile Deposit in the app menu and Sign-Up for the service (subject to approval).

**Q: How do I qualify for using Mobile Deposit?**

**A:** All accounts must be in good standing. Please refer to the User Agreement for guidance.

**Q: Are there limits to how many checks or the dollar amount I can deposit via Mobile Deposit?**

**A:** Yes, please refer to the User Agreement for guidance.

\*Standard message and data rates may apply.



**Q: How quickly are my funds available?**

**A:** Check images that are submitted remotely by 2:30 PM CST on a business day will be deposited that same day (pending check review), but any check submitted after 2:30 PM CST will be reviewed and deposited the following business day. Please reference the User Agreement for full details.

**Q: Do I have to send or bring in my checks after I submit them via Mobile Deposit?**

**A:** No, you should retain your checks for 30 days upon confirmation that PCCU has accepted the deposit. Please reference the User Agreement for guidance on determining when a deposit has been accepted.

**Q: How will I know if my check has been accepted or denied?**

**A:** You will receive a notification on your device once your check has been accepted or denied. You must turn on "Push Notifications" for the messages to be delivered. (This can be done in the notifications option of the Mobile Deposit menu.)

**Q: How should I endorse the checks I deposit via Mobile Deposit?**

**A:** In order for an item to be processed for deposit, it must be endorsed in the proper location on the back of the check with the following words:

*PCCU Mobile Deposit Only  
Signed by Payee (Signature)  
Date of Deposit*

**Q: How long is the check deposit history available?**

**A:** Your history can be viewed for a period of 90 days within the Mobile Deposit tab of the mobile app. You can also view your account history by logging into your online banking.

**Q: What types of checks are not accepted with Mobile Deposit?**

**A:** Ineligible items include: Savings Bonds, Traveler's Checks, Checks payable to "Cash", Two-Party Checks, Foreign Checks, and Post & Stale-dated Checks. (See Mobile Deposit User Agreement for further guidance.)

**Q: Can I fund multiple accounts with one check?**

**A:** No, the full balance of each check will be deposited into one account of your choosing.

**Q: How many checks can I image per deposit?**

**A:** Only one check may be imaged per deposit.