



Explore the Possibilities

Toll free & text: 800-333-9571

Mobile Deposit Frequently Asked Questions

Web: <https://www.questfcu.com>

How do I enroll in Mobile Deposit?

First, you'll want to touch on the **Move Money** icon at the bottom of the screen, then touch on **Deposit Check**. At this point you'll be prompted to log in to online banking through the app, enter your username, password, & security question answer. Once you have logged in you'll need register for mobile deposit access. Follow the onscreen prompts to register. Your registration will be submitted and in typical circumstances, your registration will be reviewed within 24 hours, or one business day. Once you are approved for mobile deposit, you'll see that the screens have changed slightly and you'll be able to begin using Mobile Deposit with Quest FCU.

How do I log in?

To log in to Mobile Deposit, use your standard online banking credentials for your account(s). If you do not have online banking access, contact the credit union for details on how to enroll in online banking. Online banking is free and available to most members.

Are there fees associated with Mobile Deposit?

No! There are no fees or service charges associated with Mobile Deposit, it is **FREE** to all member/owners!

Is my device supported?

Generally speaking, if you can download and run the Quest Federal Credit Union mobile app, you should be able to use Mobile Deposit.

Are all member/owners able to enroll in Mobile Deposit?

Member/owners who have had an account open for at least 90 days are eligible to enroll in Mobile Deposit. Additionally, the member account must be in good standing without prior evidence of deposit fraud or negative activity. Each registration is reviewed against current standing and will be approved/denied based on these factors.

What information should I put on my check for Mobile Deposit?

We suggest that you add the words "MOBILE DEPOSIT" and your account number on the back of the check in the endorsement area.

Do I have to keep my check(s) after using Mobile Deposit?

Yes, we recommend that you hold on to your checks for at least 2 weeks, or until you can confirm that the funds have been deposited in your account. Once you can confirm that the funds are deposited, you can safely destroy the check.

When do my checks get deposited and funds show up in my account?

Mobile deposits are processed 7 days a week, in "near real time"; this means that checks deposited and not subject to hold will be available within minutes following the deposit. Please note: All deposits are subject to review and funds from mobile deposits may not be available for immediate withdrawal.



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What accounts can I deposit my checks to?

Checks can be deposited into any available account, savings or checking; all accounts on the membership will be available to select from when the member is in the mobile deposit process.

Is there a “check hold” rule for Mobile Deposit?

No, the same rules apply to Mobile Deposit as they do to checks presented at any branch location.

Can I see a history of Mobile Deposits?

Yes, you can see up to 30 days of previous mobile check deposits. When you're using the app, you can touch on the “View Mobile Check Deposit History” to view these previous deposits.

What if I can't get a good photo of my check front and back?

To aid in the presentation of the checks for mobile deposits and for security concerns, each check must be clearly identified in the photos taken. If the checks are not clearly identifiable, the check may not be accepted for mobile deposit.

- Lay the check on a flat, well-lit surface. If your check is wrinkled or folded, please make an effort to smooth the check before taking the photo.
- Ensure that all four corners of the check are within the frame presented when taking the photo.
- Attempt to provide contrast between the check and the surface you're putting the check on for a photo. If the check has a background, a dark surface will help to ensure that the check is identifiable.
- Hold steady, blurry images will not be accepted.
- Avoid shadows when taking your photos.

What are my deposit limits with Mobile Deposit?

Unless specified during the enrollment process, all members are limited to the following rules when using Mobile Deposit.

- A. Maximum Dollar Amount per Deposit: \$2,500
- B. Maximum Dollar Amount per Day: \$3,500
- C. Maximum Number of Items per Day: 5
- D. Maximum Rolling 30 Day Limit: \$10,000