



Greenville Heritage

FEDERAL CREDIT UNION

Mobile Remote Deposit Capture Frequently Asked Questions

What is Mobile Remote Deposit Capture?

Mobile Remote Deposit Capture (MDC) is a way for you to deposit checks wherever you are. You can deposit a check into your Greenville Heritage Federal Credit Union (GHFCU) savings or checking account using your mobile device.

What are the Fees for Mobile Remote Deposit Capture?

Nothing! That's right; we are not charging a fee for this great service. If a check cannot be processed or someone gives you a bad check, there may be a fee. We explain how that works in our Fee Schedule.

When can I access or use the money that I have deposited?

If you deposit the check before 1:00 p.m. Monday through Friday, your check may be available by 5:00 p.m. that same day. If you deposit the check after 1:00 p.m. Monday through Friday, your check may be available by 5:00 p.m. the next business day. A hold on funds up to 3 business days may apply.

Do I need to sign anything before I can start using Mobile Remote Deposit Capture?

You do not have to physically sign anything. You do, however, need to be enrolled in online banking prior to downloading the app. Simply go to www.greenvilleheritage.com and click Enroll Now in the top right corner. Once your enrollment transmits, which is typically within 24 hours, use your device to download the GHFCU 2 Go! mobile app.

What type of checks can I deposit into my account, using Mobile Remote Deposit Capture?

The checks need to be payable to you. The name on the check must match the name on the GHFCU Account. We accept check deposits from financial institutions based in the United States. Before you take a picture of your check to start the deposit process, endorse the back of the check with your signature and the words "For Mobile Deposit Only – Greenville Heritage Federal Credit Union".

What is the maximum amount I can deposit using Mobile Remote Deposit Capture?

You may deposit up to \$3,000 per day, and no check can be for more than \$500. If your check is for more than \$500, mail the check to GHFCU or visit one of our branch locations.

Can I make multiple deposits into my account in one day?

Yes, you can make multiple deposits in one day; however the maximum total for the day is \$3,000.

Will holds be placed on checks when I use Mobile Remote Deposit Capture?

Funds will be made available within 3 business days of deposit. Feel free to call us or refer to your membership agreement for more details regarding GHFCU's hold process.

What should I do with a check once it has been deposited using my smart phone?

You should keep the actual check for 60 days once you have deposited the check via the mobile remote deposit service. After 60 days you may securely discard the documents.

The amount I entered for a deposit is different from the amount credited to my account, what happened?

After GHFCU reviewed the check that was deposited, we determined that the amount entered was different from amount written on the check. If you think there is an error, please feel free to call us and we can review the transaction together.

Do I need a deposit form or slip to make a deposit?

No, we make it simple. After endorsing the check, just take a clear picture of the back and front of the check and you're done.

Can anyone have GHFCU's amazing Mobile Remote Deposit Service?

If you are at least 16 years of age, and a GHFCU member with a checking account, we want you to use this service! If you have questions about your qualifications we can discuss that individually.

Can I cancel the Mobile Remote Deposit Service?

There is no long term contract, but if you must cancel the service we will understand. Just call us or stop by one of our branches and we will stop the service.

Important Tips on using Mobile Remote Deposit Service

When taking a photo/picture of your check, please make sure the check is flat and smooth, and there are no shadows on the check.

It is best to take the photo on a dark surface and keep the check image within the view finder on your screen.

It is important that the check is not blurry, all four corners are visible and that the numbers on the bottom of the check are readable.