



MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

1. What should I do with my check after using Mobile Deposit?

You must securely store the original check for **30** days after transmission to us and make the original check accessible to us at our request. After 30 days you must destroy the original check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction.

2. When will my funds be available?

Deposits made via Mobile Deposit will be posted to your account on regular business days **Monday through Friday** according to the following time frames:

Deposits submitted between 6:30pm – 9:30am will be posted by 9:30am.

Deposits submitted between 9:30am – 6:30pm will be posted by 6:30pm.

3. Does my check still need to be endorsed when I use Mobile Deposit?

Yes, your endorsement must include your written signature and your account number and "FOR TWCU MOBILE DEPOSIT ONLY".

4. Why was my deposit adjusted?

We may adjust your deposit after you have submitted it for processing. Adjustments are to correct mistakes in the value of Image Items deposited, mistakes in encoding, or for missing or illegible Image Items.

5. Why was my deposit declined?

A Mobile Deposit may be declined for a number of reasons. The most common reason for a declined check image is that the image is either too dark or too light and does not meet the Check 21 Act guidelines. You will receive a notification email when a deposit is declined stating the reason it was declined. You can then correct the error and try to submit the deposit again.

