



## ***GO TIME BANKING MOBILE DEPOSIT FAQs***

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### **Q: What is Mobile Deposit?**

A: Mobile Deposit allows you to use your GoTime Banking app on your mobile device to make deposits into your account by capturing an image of a check and submitting it to us. We deposit the funds into your account based upon the images of the endorsed checks you take with your mobile device.

### **Q: Why should I use Mobile Deposit?**

A: Mobile Deposit gives you the convenience of making deposits quickly and easily on the go, on your time.

### **Q: Does Mobile Deposit cost anything?**

A: As a valued member of Tulsa Federal Credit Union, we offer Mobile Deposit to you free of any costs, fees or additional charges. However, your mobile or internet service provider may assess costs, fees or additional charges for data usage.

### **Q: Who is eligible for Mobile Deposit?**

A: Most accounts are eligible for Mobile Deposit upon registration with GoTime Banking and the download of our mobile app. To be eligible for Mobile Deposit, your account must be in good standing. Accounts with a New Beginnings checking are not eligible.

### **Q: What mobile device can I use to make a deposit?**

A: As long as you are able to download our mobile application to your device or smartphone, and can take a clear picture, Mobile Deposit should be accessible to you.

### **Q: Can I deposit to all of my accounts and loans using Mobile Deposit?**

A: Some account types are not eligible for Mobile Deposit including Certificates, Escrow Accounts, Mortgages and Credit Cards. You may not make a deposit to another Tulsa FCU member.

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

A: There is no limit with Mobile Deposit; however, you will only be able to deposit one check at a time.

**Q: Can I deposit any check with Mobile Deposit?**

A: Most checks payable in U.S. Currency may be deposited with Mobile Deposit. Checks must be made out to you or a joint account owner and be properly endorsed by all parties. Fraudulent checks, substitute checks, stale-dated or post-dated checks, or any check previously deposited through Mobile Deposit or with another financial institution will not be accepted.

**Q: Do I need to endorse my check?**

A: As with any deposit, you should endorse the back of your check with your signature, your member number, "For Deposit Only" and "Tulsa Federal CU." Your check may be rejected if it is not properly endorsed.

**Q: What if the check I want to deposit is made out to me and another person?**

A: As long as the check has been properly endorsed by you and/or any joint account owner on an eligible account, it can be deposited through Mobile Deposit. You will be notified if your check is rejected due to the endorsement.

**Q: How do I know that my deposit has been received?**

A: You will receive a "Deposit Submission Complete" message at the end of your transaction. Certain holds may apply to your deposit, dependent upon our Deposit Availability Policy. Your account transaction history will reflect the deposit after it has been completely processed and funds are available for use.

**Q: Why am I not seeing the amount of my deposit on my account?**

A: Our cut-off time for Mobile Deposit is 3:00 PM CST Monday through Friday, excluding

holidays. If you make a deposit after this time, we will receive your check image immediately, but your deposit will not be processed until the following business day. Your deposit will show up in your account transaction history after it has been reviewed, processed and accepted.

**Q: Will my funds be available immediately?**

A: Deposits made using Mobile Deposit are subject to our Deposit Availability Policy and may not be available for immediate withdrawal. Any deposits received before 3:00 PM CST that have been approved for deposit will be posted the same day.

**Q: Should I destroy my physical check after I make my deposit?**

A: We ask that you retain your physical check in a secure environment for 30 days from the date you submitted your check for deposit. After 30 days, you should either destroy the check, mark it “VOID,” or render it incapable for re-deposit.

**Q: How will a Mobile Deposit reflect in my transaction history?**

A: A transaction using Mobile Deposit will be displayed as “mobile deposit” on your account transaction history. For loan payments, it will be displayed as “mobile payment.”

**Q: What if there is an error in my deposit?**

A: Call our Member C.A.R.E. Center at 918.610.0200 as soon as possible to report any errors resulting from your transaction.

**Q: Can I re-deposit a check through Mobile Deposit that was rejected or returned on my account?**

A: No. Rejected or returned checks cannot be re-deposited through Mobile Deposit. Should you wish to re-deposit your check, you may do so by mailing your check to P.O. Box 267, Tulsa, Oklahoma 74101 or by bringing your check into one of our 12 branch locations.

**Q: What if my deposit has failed due to poor image quality or a submission error?**

A: The Mobile Deposit application will prompt you if your deposit has failed due to poor image quality or submission error before the deposit has been submitted and processed. You will be prompted to retry your Mobile Deposit.

**Q: If I have questions about Mobile Deposit, what should I do?**

A: You can send us a secure message by clicking the “Message” tab through GoTime Banking, contact our Member C.A.R.E. Center at 918.610.0200 during normal business hours, or visit one of our 12 branch locations.