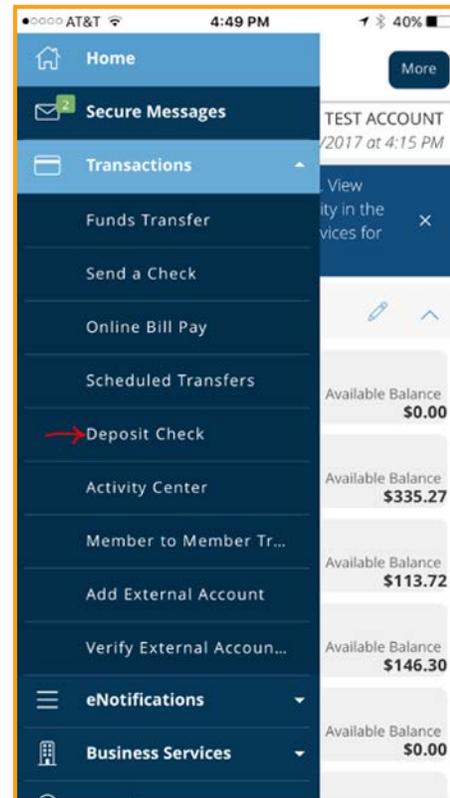
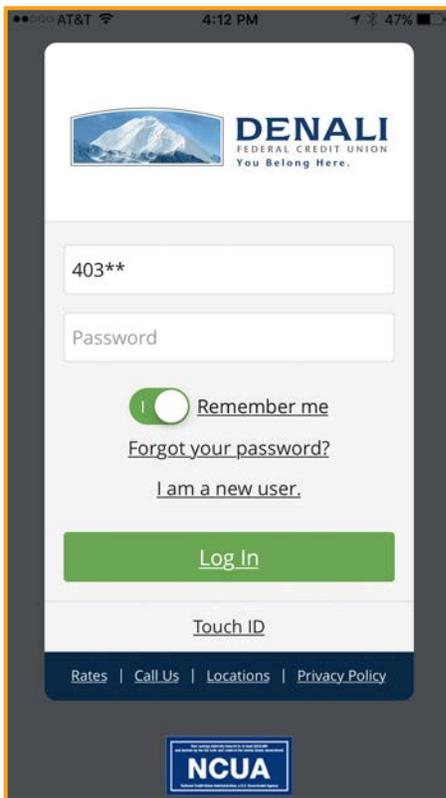


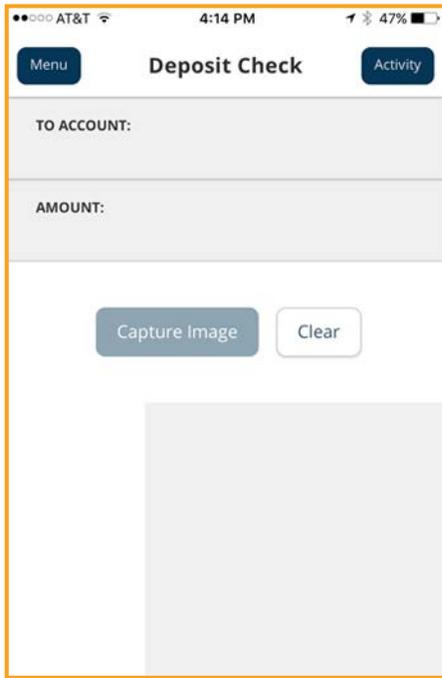


## How to Deposit a Check:

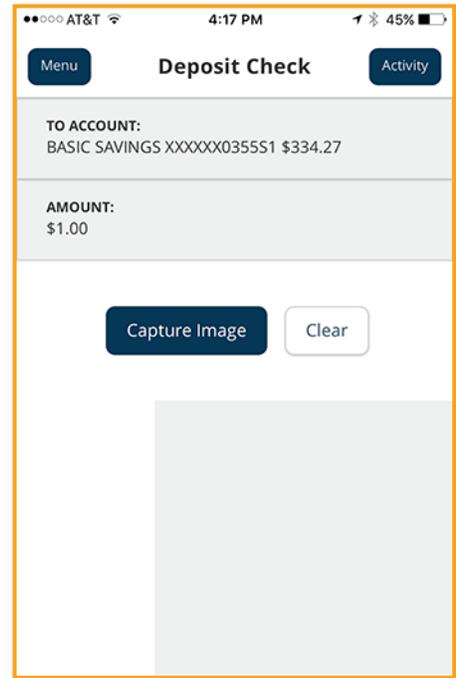
Once approved for mobile remote deposit capture, members will have the ability to deposit checks via the mobile app. To do this, first launch the Denali Mobile Banking app from a mobile phone or tablet.



- Enter the user ID (member number) and password then select "Log In."
- To make a deposit using the mobile app select "Menu," then "Transactions," then "Deposit Check" from the list of options. Alternatively, you may use the Quick Action Menu in the upper right corner and choose "Deposit Check".



- When "Deposit Check" is selected a new screen will appear. Enter the requested information pertaining to the deposit.

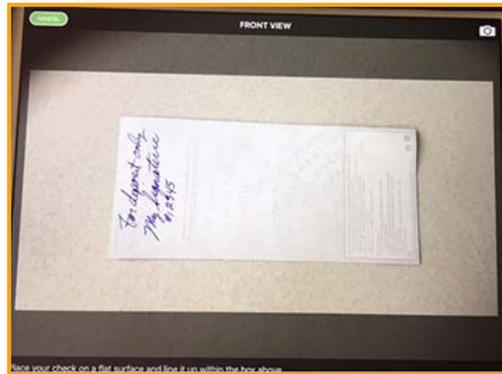


- Select the account to receive the deposited check. This can be a savings, checking or loan account in which you are the primary account holder.
- Then enter the check amount, and select "Save".
- Verify the information on the screen is correct and select "Capture Image."

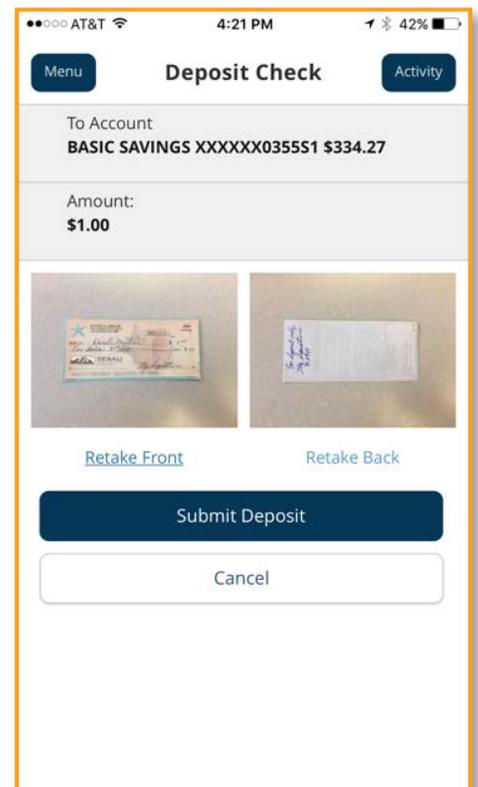
- Using the camera on the mobile phone or tablet, capture an image of the check.
  - > Place the check on a flat surface and align the check within the box that appears on the screen.



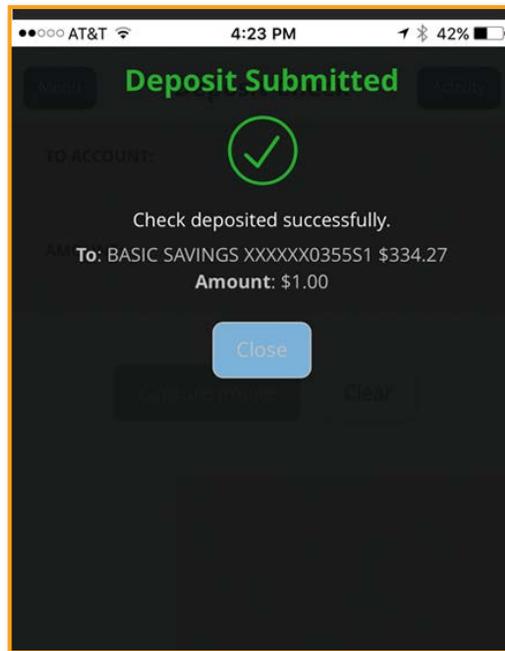
- > After the front of the check has been captured turn the check over and take a picture of the back.



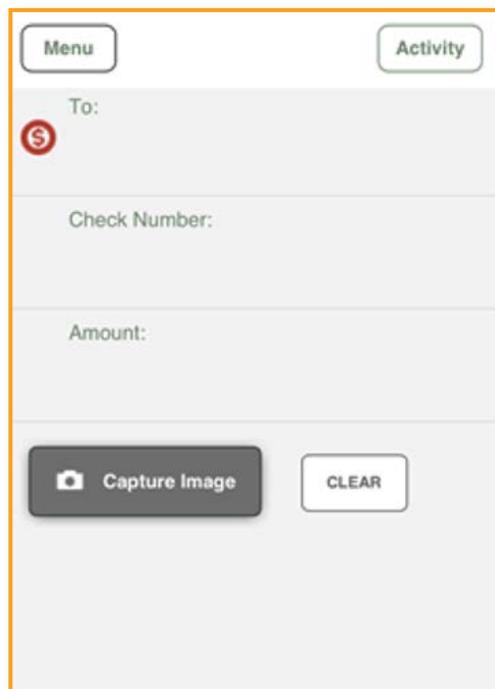
- > Make sure that the check has been endorsed with a signature and the account number is written on the back. It is recommended that the words "For Deposit Only" are printed on the back of the check in case the check is lost or stolen after it has been endorsed.
  - > The check images can be viewed once both the front and back of the check have been captured. If either side needs to be recaptured, select the "Retake Front" or "Retake Back" button.



- Verify that the information is correct and select “Submit Deposit.” Select “Cancel” instead if the check is not ready to be deposited.
- After the deposit has been submitted a “Deposit Submitted!” message will appear.
  - > This message will state the deposit amount and to which account the check was deposited.



- Review the message and select the “Close” button.



- If there are no additional checks to deposit then select the Menu button to “Log Off” or view the other account options available through the mobile app.

*For further assistance and details, please contact Denali’s Member Contact Center at 800-764-1123, option 3. You may also contact us via Secure Messaging, which is available through our online and mobile banking platforms.*



## Frequently Asked Questions

Use our Mobile Remote Deposit Capture to make deposits online by scanning and uploading your checks to Denali Federal Credit Union. It's a 24/7 deposit service right from your smartphone or tablet!

You may refer to the following frequently asked questions and answers for specific information about one of Denali's newest convenience services. If you have additional questions, please contact us directly at 907-257-7200, option 3 or 800-764-1123, option 3.

### **Q. What is Mobile Remote Deposit Capture (mRDC)?**

**A.** Mobile Remote Deposit Capture is a service that allows you to deposit checks directly into your account from anywhere at any time.

### **Q. How do I qualify for Mobile Remote Deposit Capture?**

**A.** To qualify for Mobile Deposit, the following criteria apply:

- Be a member for at least 30 days
- Be a member in good standing, with at least \$5.00 in your Primary Share Account

### **Q. Is depositing my check with a mobile device safe?**

**A.** Yes, Mobile Remote Deposit Capture is safe. Access to the application on your mobile phone or tablet requires you to log-in to Personal Computer Banking first by way of your unique Username and Password.

### **Q. Why am I not eligible to use Mobile Remote Deposit Capture?**

**A.** Mobile Remote Deposit Capture may not be available for your account due to a variety of reasons including, but not limited to:

- Deposit restrictions on your account
- Current or previous collections history
- Fraudulent activity on your account

### **Q. What are the image/file requirements?**

**A.** The image you are going to upload NEEDS to:

- Be saved as jpg (.gif, png will not work)
- Have a resolution of 200dpi or higher (typical default is 72dpi)
- Be smaller than 1MB (proper cropping and resolution will help)

### **Q. How do I know that my check was submitted for deposit?**

**A.** You should see SUCCESS! message appear after your check has been submitted.

### **Q. When will I be able to see the deposit in my account?**

**A.** After you submit your deposit and it has been accepted, you will be able to see the deposit in your account history in real-time. However, funds availability rules will apply based on the type of the check, check amount, and your account history.

### **Q. Why would a check be rejected?**

**A.** There are a number of factors that could cause a check to be rejected during the Mobile Remote Deposit Capture process. Some of them include:

- MICR line (black bars across bottom of check) may have been over-cropped
- Check amount could not be read
- Blank or suspect check
- Check number could not be read
- Check date could not be read
- Front signature was not detected or is missing
- Account number, routing number or other check data could not be read
- Invalid routing number information

If you continue to experience problems, you may deposit the check at any of our branches, at select Denali ATMs or any credit union shared branch location.

### **Q. Can I deposit all types of checks?**

**A.** There are some types of checks that are prohibited from being deposited:

- Checks that are payable to any person or entity other than you or include a third-party endorsement
- Checks that are issued by you or any joint owner on any account of yours at Denali
- Checks that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn, including checks received via Internet solicitations
- Checks that have not been previously endorsed by a financial institution (a bank, savings and loan, or a credit union) and are either “substitute checks” or Image Replacement Documents (“IRD”) that purport to be substitute checks, without Denali Federal Credit Union’s prior written consent
- Checks that are drawn on financial institutions that are located outside of the United States or Territories of the United States
- Checks that are Remotely Created Checks, as that term is defined in Regulation CC
- Checks which are not acceptable to Denali Federal Credit Union for remote deposit into a deposit account, including Savings Bonds and Mutilated Checks

### **Q. Can loan payments be made with Mobile Remote Deposit Capture?**

**A.** Yes.

### **Q. What happens with my check after I have submitted it through Mobile Remote Deposit Capture?**

**A.** The check is electronically transmitted to Denali Federal Credit Union and you retain the original.

### **Q. What do I do with my check after I deposit it?**

**A.** You do not have to mail in your check. You will retain the original of all imaged checks that have been deposited via Mobile Remote Deposit Capture for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case beyond forty-five (45) days from the date processed. It is your responsibility to properly destroy and dispose of such original checks after such time. During the period that you maintain any original checks, you understand and agree that you must use a high degree of care to protect these original checks against security risks.

### **Q. What is the deposit limit per check?**

**A.** Mobile Deposit cannot receive any deposit greater than \$3,500.

### **Q. What is the total deposit limit per day?**

**A.** The total amount that can be deposited through Mobile Remote Deposit Capture may not exceed \$5,000 per day.

**Q. What is the total number of deposits per day?**

A. No more than five (5) Mobile Deposits can be made per day.

**Q. Is there a monthly deposit maximum?**

A. The total deposit limit in any 30 day period may not exceed \$25,000.

**Q. What account(s) can a member deposit a check via Mobile Remote Deposit Capture?**

A. Any designated Denali savings, checking or loan account in which the member is the primary account owner.

**Q. Can additional holds be applied to my check?**

A. Yes, in some circumstances additional holds may be applied to the check you deposited.

**Q. Will I have an option not to accept the holds?**

A. Yes, you can cancel your deposit prior to submission.

**Q. How long will Denali Federal Credit Union retain the substitute checks?**

A. Denali will retain any substitute checks it generates for seven (7) years.

**Q. Are there any service fees?**

A. Currently there is no monthly fee for the Mobile Remote Deposit Capture service. You agree to pay all fees and charges for deposit services as set forth on the Rate and Fee Schedule. All Service Fees are subject to change by Denali Federal Credit Union upon thirty (30) days written notice to Member.

**Q. Can this service be terminated?**

A. Either party may terminate this Agreement upon not less than ten (10) days prior written notice to the other party. The Credit Union may immediately suspend or terminate your access to the Service in the event that the Credit Union reasonably determines such suspension or termination is necessary in order to protect the Service or the Credit Union from harm or compromise of integrity, security, reputation, or operation.

**Q. Can this service be changed by Denali Federal Credit Union?**

A. Denali Federal Credit Union reserves the right to modify the Service from time to time without making prior notice to Member, provided, however, Denali Federal Credit Union will give you at least thirty (30) days notice prior to making any modifications to the Service that would materially alter its functionality.

**Q. What is the difference between Mobile Remote Deposit Capture and Mobile Banking?**

A. Mobile Remote Deposit Capture allows you to deposit checks using your mobile device. Mobile Banking allows you to process transfers, check balances and make bill payments using your mobile device.

**Q. Am I able to cancel a check that I deposited through Mobile Remote Deposit Capture?**

A. No, once you have submitted a check for deposit, you will be unable to cancel the deposit. However, you are able to cancel during the deposit process prior to submitting the deposit for processing.

**Q. What is the hold policy for Mobile Remote Deposit Capture?**

A. If a check is over \$200 the hold policy follows the Regulation CC guidelines. There is a two (2) business day hold, and the first \$100 of your daily deposit is available immediately.

**Q. Are checks submitted through Mobile Remote Deposit Capture subject to extended holds?**

A. Yes, as with the ATM check deposits, some checks may have to be reviewed as an exception. These may include, but are not limited to:

- Checks greater than \$1,000

- Checks that have improper endorsement (no signature or account number)
- Items that are not eligible for mobile deposit such as savings bonds

**Q. When will my Mobile Remote Deposit be processed?**

**A.** All mobile deposits are processed immediately. If the item is over \$200, the first \$100 will be available immediately, \$100 available the following day, and the remainder on the third day.

**Q. What if I have problems depositing my check via Mobile Remote Deposit?**

**A.** You may experience problems with check deposits that may not meet image quality standards or may not be an item eligible for Mobile Remote Deposit Capture such as a foreign item, savings bond or a stale dated check. You will receive an error during the deposit process notifying you that we are unable to accept the deposit via Mobile Remote Deposit Capture. You may be able to present this item for deposit at a branch or mail to Denali Federal Credit Union, 440 E. 36th Avenue, Anchorage, Alaska 99503-4136.

**Q. What if my check doesn't have very legible handwriting?**

**A.** After check images are approved for proper quality and successfully sent to Denali, mobile deposit checks are analyzed by the same standards as checks presented at a branch, by mail, or at the ATM. Checks will need to be readable and clear.

**Q. My check was written more than six months ago. Can I still deposit it?**

**A.** In most cases, checks that were written more than six months ago are considered "stale-dated" and you will need to request the originator to issue a replacement. Exceptions to this are usually printed somewhere on the check and vary depending on the type of check.

*For further assistance and details, please contact Denali's Member Contact Center at 800-764-1123, option 3. You may also contact us via Secure Messaging, which is available through our online and mobile banking platforms.*