



## Mobile Deposit

### Q. What is mobile deposit?

**A.** Mobile deposit is a service that allows you to deposit checks into your personal accounts without visiting a branch or ATM. This mobile deposit can be done anywhere with the use of your smartphone or tablet. (Requires a minimum two-megapixel camera with autofocus for your device.)

### What are the requirements for mobile deposit?

- You must have a Centris account open for at least 90 days.
- Your account must reflect an Average Daily Balance of \$300.
- You are limited to \$2,500 per check and up to \$3,000 max per day in deposits.
- You can only deposit one check per deposit.
- Your smartphone or tablet must have a minimum two-megapixel camera with autofocus.
- Your check must be unfolded and placed flat in a well-lit area with a solid background when taking the image of the check.
- Ensure all corners of the check can be seen and there are no shadows.
- *Note: Availability of this service to any member is subject to review by Centris at any time.*

### Q. Are there any account exclusions?

**A.** Account exclusions include: business accounts, IRA, conservatorships, guardianships, estates and UTMA's (custodial accounts).

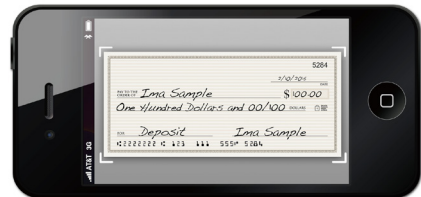
### Q. Are there any fees to use mobile deposit?

**A.** There is no fee for depositing a check using our mobile application.

*Note: Data and message rates may apply from your wireless provider.*

### Q. What devices are supported with mobile deposit?

- iPhone\* 4 models or newer with iOS 6.0 version or higher  
Requires minimum two-megapixel camera with autofocus
- iPad\* 3, 4, 5 (Air), Mini, Mini 2 models – iOS 5.0.1 or newer  
Requires minimum two-megapixel camera with autofocus
- Android\* Phone OS version 2.2 (froyo) or newer  
Requires minimum two-megapixel camera with autofocus



\*iPhone and iPad is a registered trademark of Apple Inc. Android is a trademark of Google Inc.  
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### Q. How do I enroll in mobile deposit?

**A.** Download/install the Centris Mobile Banking application found at the iTunes App Store or the Google Play App store.

**Q. How do I use mobile deposit?**

**A.** Simply sign into the Centris Mobile Banking application, click on the “**Deposits**” icon and follow the prompted instructions.

**Q. How should I endorse the check?**

**A.** You should endorse the back of the check as “**FOR DEPOSIT ONLY, Centris Federal Credit Union Account # \_\_\_\_\_**” or as otherwise instructed by the credit union.

**Q. When will my deposit be available?**

**A.** Funds deposited using mobile deposit will generally be made available on the third business day after the date of transmission. (Business days exclude Saturdays, Sundays and federal holidays.)

**Q. What should I do with my paper check?**

**A.** Keep your check in a safe place for at least **30 days** in case it is needed for verification. Please review your account history to verify your deposit has been credited. You should write “**Mobile Deposit**” on the front of the check so it is not accidentally deposited a second time.

**Q. What is the status of my mobile deposit?**

**A.** View the history by clicking the “More” button in the right corner of the mobile deposit screen.

**Q. Why is the image of my check not being accepted?**

**A.** Please refer to the message that the application is providing.

**Common error messages include:**

- Image is not clear
- Bad lighting
- No endorsement
- Check image is not fully visible
- Front and/or back was not submitted
- Amounts do not match
- The check image has been previously submitted

**Q. Who should I contact if I encounter any issues regarding mobile deposit?**

**A.** Please notify Centris at **(402) 758-6500** or **(800) 334-2328 (then press 2)** if you have any issues regarding your mobile deposit.

