Mobile Check Deposit | Step By Step Guide for iPhone®

Features:
- No forms to fill out
- Convenience of depositing your checks on the go
- Easy access through the Mobile Banking smartphone app

Standard Requirements:
- Online Banking username and password
- Park Mobile (Park Community’s mobile banking app) application downloaded from the App Store™ to your iPhone.

Endorsement Requirements:
- In the endorsement area on the back of the check, please include:
  - The words “Mobile Deposit”
  - The Payee’s signature (your endorsement)
  - Your member number

Step-by-Step:
1. Launch Mobile Banking
2. Click on “Deposit a Check”.
   (The first time you use this service, you will be asked to review and accept the Remote Deposit Capture Services Disclosure and Agreement before you can continue. Once you accept the agreement, you will be taken to the “Deposit a Check” screen to make your deposit)
3. When prompted, enter your User ID and password.
4. Tap “Deposit to” and click on share to receive the deposit.
5. Tap on “Deposit Amount” and enter the amount of the check, click OK.
6. Select “Capture Check Front.”
   a. To capture the front check image: Place the check, with the front side facing up, on a well-lit surface, free of any clutter.
   
   **Tip: You might find that you get a more accurate picture of your check if the color of the background is solid and contrasts with your check.**
   
   b. Align the check within the green guidelines, making sure the entire check is completely within the guidelines and there is nothing else in the image.
   c. Take the picture. The image will be automatically cropped to the guidelines needed. If there are any errors with the image, they will be identified with an error image and you will need to repeat the process.
   d. Tap “Use” to continue. Image will then be converted to black and white. Be sure to verify that all of the information on the check is viewable and readable.
7. Follow the same steps to capture an image of the back of the check (properly endorsed) after selecting “Capture Check Back.”
8. Ensure that the front and back images are of good quality. Once deposit information has been confirmed; press the “Done” button.
Please be aware that incorrect information may lead to review of your deposit and a delay in your deposit being accepted by the Credit Union. Availability of funds is based on the Funds Availability Policy within your Deposit Account Agreement.

9. If you have more than one check to deposit, press the “New” button and repeat the above steps.

10. Close out of Mobile Deposit and then “Log off” Mobile Banking.

What happens on our end?

- Availability of funds is based on the Funds Availability Policy within your Deposit Account Agreement.
- You will receive an email, to the address on file for the primary member, notifying that the check is accepted or rejected. If your check is rejected for any reason, the email will contain a reason. If the item was due to missing endorsement, etc, you can correct the error and attempt to deposit again.
- Once the Credit Union has accepted your check, the funds will appear in your account. (The availability of funds is based on the Funds Availability policy.)