



DEPOSIT ANYWHERE

Mobile App Usage Guide for iPhone[®], iPad[®], Android[™], and Android Tablet[™]

Deposit Anywhere allows Credit Union members to conveniently make secure deposits anytime using their mobile device and the BCU Mobile Banking app.

Getting Started

Requirements to use Deposit Anywhere through the BCU Mobile App:

- An active account in good standing
- Enrollment in Digital Banking
- Access to an Apple[®] or Android[™] powered device with the BCU Mobile Banking app installed.

Make sure to properly endorse the back of your check. Otherwise, your check may be rejected by the Credit Union. Proper endorsement includes:

- The Payee's signature
- The account number to which the check is being deposited
- "For Deposit via Deposit Anywhere"
- Today's date (mm/dd/yyyy)

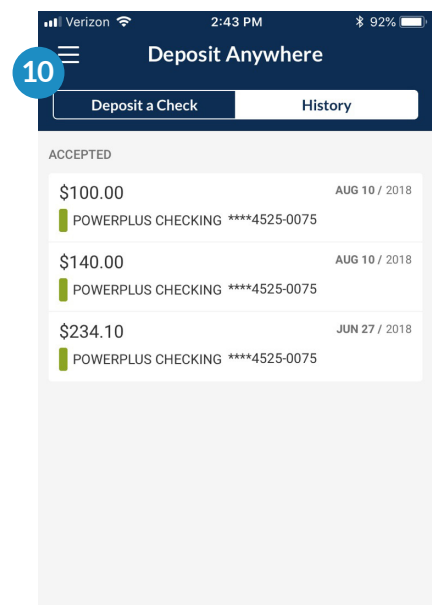
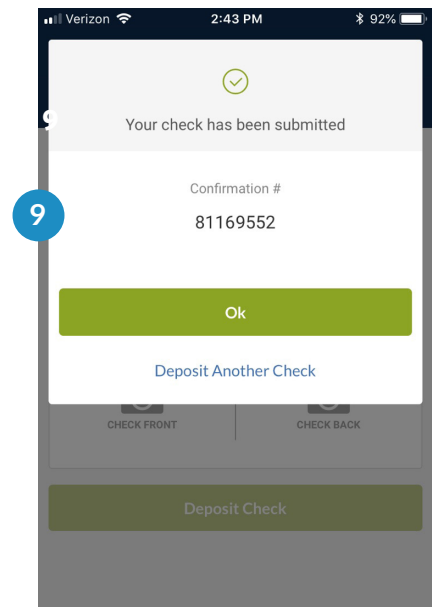
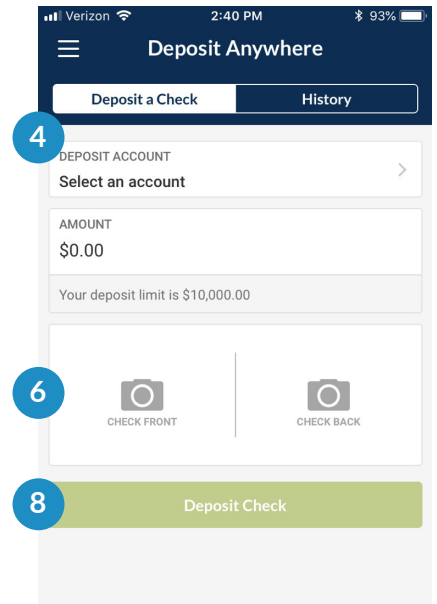
FEATURES:

- No forms to fill out and no additional software to buy
- Convenience of depositing your checks on the go
- Easy access through Mobile Banking

**Please note that the Deposit Anywhere service may be unavailable daily between 12:00 am and 3:30 am CT due to system updates.*

Depositing a Check

1. Log in to the BCU Mobile Banking application on your mobile device.
2. Tap the menu icon in the upper left corner and select the Deposit Anywhere widget.
3. The first time you use this service, you will be asked to review and accept the Deposit Anywhere Service Disclosure and Agreement before you can continue.
4. Select the account to which you would like to make the deposit.
5. Next, enter the amount of your check.
6. Tap the camera icon that reads “Check Front”. This will activate your phone’s camera.
 - 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 back ground is solid and contrasts your check.
 - Align the check within the guidelines, making sure the entire check is completely within the guidelines and there is nothing else in the image.
 - Take the picture. The image will be automatically cropped to fit the guidelines.
 - Verify that all of the information on the check is viewable and readable and tap “Done”.
7. Select “Check Back” and follow the same steps to capture an image of the back of the check.
8. When complete, tap “Deposit Check”. A confirmation message will appear.
9. This will take you to your History screen, which will show the pending deposit.
10. Once you have verified that the deposit has cleared through Digital Banking, you should destroy the check after 90 days.
11. For security purposes, be sure to log out of the Mobile Banking app when your transactions are complete.



After Submitting a Deposit

- The transaction will post to your account immediately if no review is necessary. Otherwise, availability of funds is based on the Funds Availability section within your Deposit Anywhere Service Disclosure and Agreement.
- You will receive an email, to the address on file, notifying you if a check is approved or rejected by the Credit Union. If your check is rejected for any reason, the email will contain instructions on how to resubmit your deposit.
- Once the Credit Union has approved your check, the funds will be available and will appear in your account. (This process occurs instantly, but could be delayed in the rare case of a system outage.)
- Copies of checks deposited via Deposit Anywhere can be viewed in the History tab of the Deposit Anywhere widget. Simply tap on a deposit to view the check image.