



**Hawaiian Financial**  
Federal Credit Union

## **MyMobile Deposit – Frequently Asked Questions**

### **What is MyMobile Deposit<sup>1</sup>?**

MyMobile Deposit is Hawaiian Financial FCU's Mobile Remote Deposit Capture service that allows you to deposit checks remotely with Hawaiian Financial FCU MyMobile Banking Android™ or Apple® app. This service is for qualified members where they can deposit checks into their Hawaiian Financial FCU savings, checking, or VIP accounts with their mobile devices up to a certain amount limit.

### **How do I access MyMobile Deposit?**

You must be enrolled in Home Branching and download the Hawaiian Financial FCU MyMobile Banking Android or iOS app, available for free download at the Google Play Store or Apple App store.

### **What are the system requirements to use MyMobile Deposit?**

MyMobile Banking System Requirements:

- **Google Android 2.2 or higher**
- **iPhone iOS 7.0 or higher**
- **iPad iOS 5.0.1 or higher**

Note: The iPad 1 and the iPad 2 do not meet the minimum camera resolution requirements

### **Is there a fee to use MyMobile Deposit?**

No, however the usual returned check/chargeback fees may apply to any mobile deposit item that is returned for any reason.

### **Am I eligible for MyMobile Deposit?**

MyMobile Deposit is available to members (not business accounts) of Hawaiian Financial FCU that are in good standing and with an established checking account that has been opened for at least 90 days. You must also meet the eligibility criteria defined by Hawaiian Financial FCU:

- Must have an aggregate average daily balance of at least \$5,000 for the last 90 days
- Must be enrolled in Home Branching and MyMobile
- Must be current on all Hawaiian Financial FCU loans
- Must have current address, phone numbers, and email address on file with us

An eligible MyMobile Deposit account may be revoked at any time without notice. You will know if you are eligible for Mobile Deposit when you see the “Deposit” selection at the bottom of your MyMobile homepage.

### **Are there any deposit limits?**

- Daily Deposit Limit: \$2,000
- Per Item Deposit Limit: \$2,000

### **When will funds deposited through MyMobile be available?**

In most cases, checks deposited through MyMobile Deposit on a business day prior to 1:00 p.m. HST will be posted on the same business day. Checks deposited after 1:00 p.m. HST will be posted on the next business day. Checks deposited through MyMobile Deposit are considered received by Hawaiian Financial FCU when posted to your account, and funds will be available by the fifth business day after the date of posting. Business days are considered Monday through Friday, excluding Federal or credit union holidays.

### **What types of checks can be deposited?**

- Personal, business, and Hawaii State checks payable to owner(s) on account that the check will be deposited.
- Checks from a U.S. financial institution
- Checks payable in U.S. dollars

Please refer to **[MyMobile Deposit - Mobile Remote Deposit Capture Agreement and Disclosure](#)** for more details of eligible and unacceptable deposit items.

### **How do I submit a check in MyMobile Deposit?**

1. Log into MyMobile Banking
2. Click on “Deposit”
3. Click “New Deposit”
4. Select your deposit account and enter the deposit amount. Be sure to properly endorse the back of the check

5. Take a picture of the check front and back and click “Submit”
6. After confirming the deposit has been accepted in your Deposit History, mark the front of the check with “Mobile Deposited” and the date of deposit. Keep the check in a safe place for 90 days. After 90 days, the check may be destroyed.

For assistance, check out the [\*\*MyMobile Deposit tutorial\*\*](#).

### **What is the proper way to endorse my check?**

Please ensure the check is clearly endorsed as follows using blue or black ink: **“For mobile deposit only, Hawaiian Financial FCU, account # \_\_\_\_\_”** and **your signature**.

### **How can I see the status of my deposited check?**

1. Log into MyMobile
2. Click “Deposit”
3. Click “View Deposit History”
4. Deposit will show whether it is Pending, Failed, or Accepted

### **How do I cancel MyMobile Deposit?**

Please call Hawaiian Financial FCU at 832-8700 on Oahu or toll-free at (800) 272-5255.

<sup>1</sup>MyMobile Deposit is available to accounts that meet eligibility criteria.

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