

Mobile Deposit Frequently Asked Questions...

Can I deposit any check with MobileDeposit?

You should only use MobileDeposit for domestic checks not drawn on your own account. Checks must be made payable to an owner of the share and must have an endorsement on the back, along with your account number and the words "Mobile Deposit". Checks may be rejected if they are incomplete, post-dated or stale-dated, made payable to a third party, or stamped with a "non-negotiable" watermark. Be sure your checks have no evidence of alteration or contain a restrictive endorsement. Savings Bonds are not eligible for MobileDeposit.

Should I endorse the back of the check?

Yes. If you *don't* endorse the back of the check, your MobileDeposit may be rejected. Your endorsement should include your signature and the account number to which you are making the deposit, including the share ID, and the words "Mobile Deposit".

When will the deposit post to my account?

Many Mobile Deposits will post to your account immediately. Some Mobile Deposits will be accepted into a review queue at Clearpath. When your deposit is accepted, you will receive an on-screen notification telling you whether your deposit was posted or sent to the review queue.

How long do deposits wait in the queue before they are reviewed and posted?

Generally, a mobile deposit received on a banking day (Mon-Fri, excluding holidays) before cut off time will be posted that same day. Deposits received after the cutoff time will be reviewed and posted on the following business day.

What conditions cause a deposit to go to the review queue?

There is no single reason that a deposit will go to the review queue. Conditions include fields or characters on a check image that are difficult to read, a deposit that is outside your normal and historical pattern, a missing or illegible endorsement, or a check image that is a suspected duplicate of a previously deposited check.

If my deposit was accepted, but is in the review queue, can I try to deposit it again?

No. A second attempt will, in most cases, add to the delay, could result in a fee, in accordance with our Schedule of Fees and Charges, and may result in a revocation of your MobileDeposit access.

How will I know when a deposit that was accepted to the review queue is posted to my account?

Deposits held in the review queue should be posted by the next business day. If a deposit was rejected after review, you will receive an email telling you the reason your deposit was rejected.

My deposit was posted and I see it in my account. Should I destroy the check now?

Although most check images clear the account on which the check is drawn without any problem, we ask that you retain the check in a safe place for seven days after the deposit has posted. Be sure to mark it as an item you have already deposited so that it is not inadvertently re-deposited by you or someone else in your household.

What if I've made an error or need to speak with someone about my MobileDeposit?

You can contact us about your MobileDeposit or about any Clearpath issue by emailing us at info@clearpathfcu.org or calling us at 1-800-433-7328.

Mobile Deposit Frequently Asked Questions...

Is there a fee for using this service?

NO, it's absolutely FREE!

When may I start using it?

Once you've had your checking account for six months and have met certain criteria.

I clicked on Mobile Deposit and nothing happens... why?

Not all members with Online Banking have qualified for Mobile Deposit.

What if I have multiple checks I want to deposit?

Each check will be handled as its own transaction.

Why can't I deposit a check made out to me and someone else not on my account?

Due to credit union Federal regulations we can't allow it.

If I think I made a mistake on entry of the dollar amount – what should I do?

The system will pick up the discrepancy and not let you proceed.

Why should I write "deposited" across the front of the check.

Just a reminder letting you know that you took care of that deposit

Why can't I use Mobile Deposit, I have Mobile Banking?

Certain restrictions apply for its use. Also, business accounts are not eligible at this time. Please call if you would like the service and we'll see what we may do for you.

What if I can't remember if I deposited a check?

Look and see if you wrote "mobile deposit" across the front of the check. Look at either Online Banking or Mobile Banking for that exact amount.

Who do I call if I have more questions?

Our friendly representatives will be more than happy to assist you. Our call center hours are Monday through Friday from 8 a.m. to 6 p.m. and on Saturday from 10 a.m. to 2 p.m.