DeposZip Mobile Deposit

What is DeposZip Mobile Deposit?
DeposZip allows you to securely deposit your checks from your mobile phone. No need to visit a branch or mail in your check. Using your smartphone, with CU's mobile website, you can take a photo of your paper check. Your deposit will upload to the CU account you designate.

How do I sign up for DeposZip Mobile Deposit?
You will need to call the CU at 1-800-723-1201 x-3900 or email us at memberservice@stewartscu.com. We will set you up in our system**.** You must be enrolled in Online Banking and have the CU mobile website on your smartphone to use DeposZip . CU mobile website (in the Accounts section) click the DeposZip link and accept the User Agreement. You will receive a confirmation email as soon as your registration is complete.

Why do I need two apps on my phone to use this service?
The first time you use DeposZip, you will be prompted to download an additional app called "DeposZip". This app works in conjunction with the CU mobile website. If the DeposZip app is deleted, you will not be able to make remote deposits. If the app is deleted it can be downloaded again and there is no need to register. Always use the CU mobile website to get to DeposZip.

What are the hardware and software specifications for DeposZip Mobile Deposit?
Apple's App Store

- iPhone 4S or higher
- iPod touch 4th Generation or higher
- iPad 2 or higher and iPad mini
- Cameras must have auto focus feature

Google Play (i.e. Android)

- Smartphones with the Android 4 Operating System or greater
- The newest version of the CU app
- Android Tablets
- No "Small Screen" support, i.e. all but "QVGA" 240wx320h are supported

What are the qualifications for DeposZip Mobile Deposit?

- Must be enrolled in Online Banking
- Must have a CU Checking or Savings account
- Must be a CU member in good standing for a minimum of 60 days

Use of DeposZip is subject to final review by CU, which may include information obtained from a consumer reporting agency such as a credit bureau or Chex Systems.

Are there limits to the amount of checks or value of the checks I can remotely deposit?

Per Check Limit	$ 1,000
Per Day Limit	$ 2,500
Monthly Limit**	$20,000

**For the purposes of the "monthly" limits for the DeposZip Mobile Deposit service, month means thirty (30) calendar days.

Is there a fee for DeposZip Mobile Deposit?
No. DeposZip is a FREE service for CU members.

Are there limits to deposits I can make?
There are limits on the amount of the deposits you can make. Your specific deposit limit will be displayed when you go to the deposit screen.

How many checks can be included in one deposit? Can multiple deposits be submitted each day?
Each mobile deposit will consist of a single check. Multiple checks can be deposited separately throughout the day. If a deposit reaches your daily deposit limit, it will be held and reviewed by a CU administrator. You will be notified by email if the deposits was accepted or deleted.

How do I know if I've already deposited my check through DeposZip Mobile Deposit?
You can check your account history by clicking the History tab within DeposZip or you can check within Online/Mobile Baking to ensure that it was not deposited through another channel.

What type of accounts can I make a deposit to?
Deposits can be made to your CU Savings or Checking. At the time of sign-up you will choose with account your deposit will be sent to.

Does the check need to be endorse?
Yes, all checks should be signed and include the following on the back of the check:

- Payee signature
- Account number
- DeposZip only

How long should I hold onto my physical check(s) after submitting the image? What do I do with them?
You should securely store your original check(s) for at least 30 days after your deposit is accepted. After such time, you should destroy the original check(s) by shredding or another secure method.

Tips for taking quality photos using your Android or iPhone:
Lighting Conditions:
Bright but indirect light is best. Placing the check too close to lighting sources may cause shadows.

Background Surface:
Any surface of a solid color that contrasts with the check is best. Use dark-color surface for light checks; a light-color surface for dark checks.

Document Zooming:
Make sure the bottom of the check is aligned with the base guideline on the camera when taking the picture.

Image Size:
Use the green guidelines to properly zoom and scale. Make sure the entire check appears in the guidelines and fills the space as much as possible. +

What types of checks can be deposited?
Acceptable checks:
Single-party, domestic checks made payable to the owner(s) of the CU account.

Unacceptable checks:
Any item drawn on your account or your joint account(s)
Any item that has already been accepted or rejected for deposit
Any item that is stamped with a "non-negotiable" watermark
Any item that contains evidence of alteration to the information on the check
Any item that is incomplete
Foreign Checks
Savings Bonds
Any third party check, i.e., any item that is made payable to another party and then endorsed to you by such party.

How will I know if my deposit is received?
You will receive a confirmation email.

When will my deposit be available?
Generally, deposits made within the member's approved limits will be made available the same business day. Longer delays may apply for items where the credit union has a reasonable doubt of collectability, for accounts deemed not in good standing or in the event of an emergency causing a failure of communication equipment. All funds availability are subject to approval. Any communication we send about a hold supersedes any previous communication you may have received.

How do I view my deposit history? How much history is available?
Click on the Deposit History tab at the bottom of the page. A listing of your imaged deposits will be displayed. History is available for 18 months. If you are not in DeposZip and want to view your history, login and click on DeposZip. Once inside, you will be able to review any pending transactions or history.

Why does the DeposZip Mobile App screen say "Working Offline"?
This means that you have not logged in through the CU Mobile App. Be sure to use CU's Mobile App to access DeposZip. Once you have logged in, your name will display instead of "Working Offline".

How do I get help if I encounter a problem?
DeposZip is designed as an easy-to-use, self-service product with built-in help. If you encounter a problem or have a question, click on the "i" icon seen below wherever necessary. These icons will display a detailed explanation of each step of the process. As always you can call the CU at 800-723-1201 ext. 3900.