



## AFCU Mobile Member FAQ

What is AFCU Mobile?

Hey, you're on the go, we are too. With the AFCU Mobile app, you can locate a shared branch or ATM location quickly, view account balances and activity, pay bills, and transfer money between accounts from anywhere you have an internet connection using your mobile device.

How easy is it to set up the AFCU Mobile app?

Super easy! After the app has been installed on your phone you can use the same Personal ID and Password you setup on your home banking site to access the app.

Does the AFCU Mobile cost anything?

The app is totally free to download! Message and data rates may apply from your wireless carrier.

Can anybody use the AFCU Mobile?

Any member who has a smartphone and has established a home banking account can use this service. Your home banking login info will be required to initially access your account information. Make sense?

Where do I get AFCU Mobile?

The app can be downloaded for iPhones through the App Store, and can be downloaded for Android phones through Google Play.

How do I know that I am using the most current version of the app?

Once you've downloaded the app, you'll be notified of the new version when it's available. (Apps have a way of letting people know that something has changed.)

Why should I update the AFCU Mobile app version?

We continuously strive to add improvements and at certain times launch new features and services. We don't want to leave you behind!

What kinds of phones or tablets work with AFCU Mobile?

- All iPhones
- iPad (coming soon)
- iPod Touch
- All Android phones

Can I use AFCU Mobile outside the U.S.?

Yes, the app will function outside of the United States, however international carrier fees may apply. Happy travels.

### Security

Is my personal information safe with AFCU Mobile?

Yes, your personal information is safe with us. We use advanced encryption and monitoring technology. We secure your accounts with your unique Personal ID and password. We never request personal information through email.

What happens if my phone is lost or stolen?

Don't worry we can help. First follow the steps recommended by your service provider for a lost or stolen phone.

If you're using the "Remember My ID" setting on your AFCU Mobile app, please visit [amerifirst.org](http://amerifirst.org), log into Home Banking, and change your Personal ID. If you are not using "Remember My ID" there is no need to change your ID.

### Bill Pay

Which smartphones or devices are compatible with AFCU Mobile?

AFCU Mobile is available for iPhones and Android versions.

What is AFCU Mobile Bill Pay?

Bill Pay is a free bill pay service that lets you make payments to any vendors in your home banking Bill Pay account.

How do I sign up for Bill Pay?

You'll automatically have access to Bill Pay after you've set up a Home Banking Bill Pay account.

How do I use AFCU Bill Pay?

If you're already using Home Banking Bill Pay, signing up is easy. Just confirm your information, and we'll help you set up your bills. It's helpful to have the name, address, and account numbers for each biller on hand when you start.

Are there a limited number of payments I can make with Bill Pay?

No. There is no limit to the number of bills you can pay. (sorry)

How much does it cost to use Bill Pay?

AFCU Mobile Bill Pay is free. Free us good, right?

### Remote Deposit Capture:

What is Remote Deposit Capture?

Remote Deposit Capture allows you to conveniently make secure deposits anytime using your iPhone™ or Android™ powered phone.

How can I sign up for Remote Deposit?

Remote Deposit Capture is available through Mobile Banking for eligible members of the Credit Union. If you do not see the link for Remote Deposit Capture when you login to Mobile Banking, then the option is not currently available to you for use. Remote Deposit Capture is available for members that have:

Account(s) in good standing.

How should I endorse the check?

The back of each check must include:

1. The words "For Mobile Deposit Only"
2. The account number to which the check is being deposited
3. The member's signature

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

How quickly will the deposit be credited to my account?

For the purposes of funds availability, Mobile Deposits are made in La Habra, CA. Mobile deposits confirmed as received before 5:00 PM Pacific Standard Time (PST) will be credited to your account the same business day. Deposits confirmed received after 5:00 PM PST and deposits confirmed received on holidays or days that are not our business days will be credited to your account on the following business day.

What else will I need to do to send in my deposit?

After you endorse the back of the check(s) according to the indications above, you will need to do the following:

1. Login to your Mobile Banking account.
2. Click on "Deposit Checks".
3. Select the account you wish to deposit your check to.
4. Enter the amount of your check
5. Click "Done".
6. Capture the front and back of your check(s).
7. Review and submit your deposit.

What is the maximum dollar limit I can deposit via Remote Deposit Capture?

The daily limit that members can deposit is set at \$5,000. That amount can be all in a single check or the total of multiple checks.

Are there any types of checks that cannot be submitted using Remote Deposit

Capture?

The following items cannot be submitted for deposit using Remote Deposit Capture:

Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you).

Checks payable to you and another party who is not a joint owner on the account. Checks that contain evidence of alteration, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.

Checks previously converted to a substitute check, as defined in Reg. CC Checks drawn on a financial institution located outside the United States Checks not payable in United States currency

Checks dated more than 6 months prior to the date of deposit

Checks that have previously been submitted through this service or through a remote deposit capture service offered at any other financial institution

Checks or items that are drawn or otherwise issued by U.S. Treasury Department

How many checks can I include in one deposit? Can multiple deposits be submitted the same day?

Each check must be deposited individually, but there is no limit to the number of checks that may be deposited per day or month. Mobile Deposits are limited in amount to \$5,000 per day, with a rolling 30-day limit of \$10,000. As long as those limits are maintained, members may deposit as many checks as they would like.

How long should I hold on to my check(s) after I scan it using Remote Deposit Capture?

Once you have scanned your check(s) and your deposit has been credited to your account, you should securely store the original check(s) for 30 days before destroying it.

What phones are supported for Remote Deposit Capture?

Remote Deposit Capture works with a variety of supported smartphones and other devices utilizing the built-in camera for the capture of check images. Following is a list of supported devices:

iPhone

- o iPhone Classic
- o 3G
- o 3GS
- o 4
- o 4S

iPod Touch 4G

iPad 2 – The iPhone app may be installed on the iPad, in which case Remote

Deposit will be available to eligible members.

Android

- o Smartphones with Android version 1.6 or greater are supported. No “small screens” (240wx320h) are supported.

Members are not able to take a second picture of the back of the check due to the system looping back to the beginning.

Delete, reinstall the app, then shut the phone off and start it up again.

AFCU Mobile timed out while I tried to take pictures of my check!

Log on to Home Banking to increase timeout period (up to 40 minutes) in User Options. Shut off then restart your phone. That should do the trick.

I can't log in to AFCU Mobile!

Sorry. You must have Home Banking in order to use AFCU Mobile.

If you are locked out of AFCU Mobile, log in to Home Banking with your updated password. You are now unlocked.

