

Mobile Check Deposit FAQs

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What is Mobile Check Deposit?

Mobile Check Deposit is a convenient way to use a mobile phone to deposit checks into your savings or checking account. It is a simple way to quickly deposit your checks using your smartphone.

How do I sign up for Mobile Check Deposit?

All consumer banking members that have valid Online Banking credentials should download Alabama Rural Electric Credit Union Mobile Banking App. Once the App is downloaded you are able to sign on to the Mobile Banking App using your Online sign in information. Select the Deposit a Check option, read and approve the user agreement. Once you have agreed you can start using the deposit feature on the app.

Deposit to

Deposit Amount

Picture of front of check

Picture of back of check (be sure to sign and write for ARECU Mobile Deposit Only)

Is there a fee to use Mobile Check Deposit?

No, Mobile Check Deposit is a free service provided to Alabama Rural Electric Credit Union members.

Are there eligibility requirements to use the Mobile check Deposit service?

Yes. In order to use Mobile Check Deposit, you must meet the following requirements:

- You currently have a ARECU savings and/or checking account
- You are enrolled in Online Banking
- You have downloaded the ARECU Mobile Banking App
- You are a member in good standing

How many checks can I deposit at a time?

Only one check may be accepted at one time; however, you may deposit multiple checks during a single session.

Am I able to deposit any check with Mobile Check Deposit?

ARECU can accept most check types. Checks that may NOT be deposited are:

- Checks or items made payable to any person or entity other than you
- Checks or items drawn on a financial institution outside the United States
- Checks or items not payable in United States Currency
- Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which 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 or item is drawn
- Checks or items converted to a substitute check, as defined in Reg CC.
- Checks or items that are remotely created checks, as defined in Reg CC.
- Checks or items dated more than 6 months prior to the date of deposit.
- Checks or items prohibited or otherwise not acceptable under the terms of your Alabama Rural Electric Credit Union account.
- Savings Bonds
- Any item that is incomplete

Are there any helpful hints to make using Mobile Check Deposit easier?

- Make sure the check amount entered matches the amount written
- Verify that the back of your check is signed (endorsed) and write “ For ARECU Mobile Deposit Only:
- Flatten folded or crumpled checks before taking the photos
- Make sure all four corners of the check are within the camera image
- Capture the photos in a well-lit area on a solid dark background
- Keep the phone flat and steady above the check when taking the photo
- Make sure the entire check image is visible and in focus before submitting your mobile deposit
- Clean the phone camera lens, if smudged
- Make sure the writing on the memo and signature lines do not overlap on the MICR line (the number line located on the bottom of the check)
- Verify the handwriting on the check is legible
- Verify the check is made payable to the account holder

When will the funds from the deposit post to my account?

There is a cut off time of 4:00PM central time to deposit a check on a business day. Checks deposited prior to the cutoff time will show available to use in the appropriate account selected by 8:00PM the same night. The funds available for member use are not available for checks that clear the member's account til the next available business day.