

Q: What is DeposZip?

A: DeposZip is a secure, convenient service for Corporate America Family Credit Union (CAFCU) members. By using the CAFCU Mobile Banking App on your smartphone or tablet with a built-in camera, you can image-capture and electronically deposit checks to your CAFCU account.

Q: What are the requirements for members to use DeposZip?

- Be at least 16 years old
- CAFCU account(s) and loan(s) must be in good standing
- Have a valid email address
- Have a compatible iOS or Android mobile device with an Internet data plan
- Be a registered Online Account Access user
- Download CAFCU's Mobile Banking App

Q: Is there a fee to use DeposZip?

A: No, DeposZip is a free, convenient service provided to eligible CAFCU members.

Q: What are my daily DeposZip limits?

A: Deposit limits are limited to the following amounts: \$5,000 per deposit and \$5,000 per day.

Q: What type of mobile device is required?

A: The CAFCU Mobile Banking App is available for iOS and Android devices and works with a variety of supported smartphones and tablets utilizing the device's built-in camera* for capturing check images.

**Smartphone/Tablet must have a 2.0 megapixel (or greater) camera.*

Q: What types of accounts can I scan deposits into?

- Deposits can be made to your CAFCU savings, checking and money market accounts (excluding IRAs, HSAs, and Share Certificates).
- Payments can be made to your CAFCU loan (excluding First Mortgages).

Q: Should I send any other documents with my DeposZip?

A: No. Simply submit the check(s) you would like to deposit to your account.

Q: Do I need to include a deposit slip with my scanned check deposit?

A: No. DeposZip generates an electronic record with each deposit.

Q: How many checks can be included in one deposit? Could I make multiple deposits in a day?

A: Multiple checks can be included in one deposit and multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the daily deposit limit.

Q: How do I endorse my check?

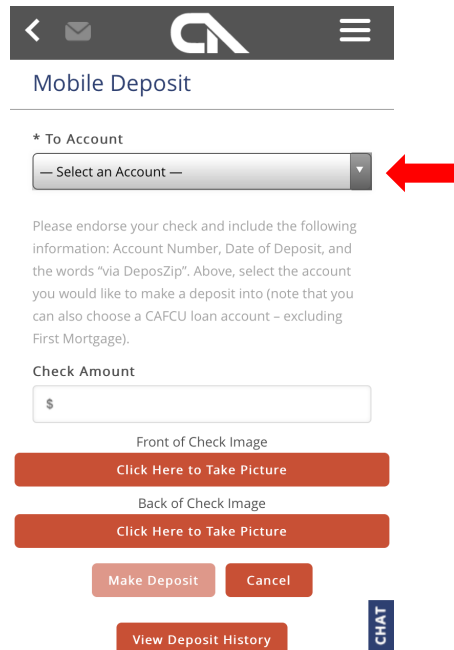
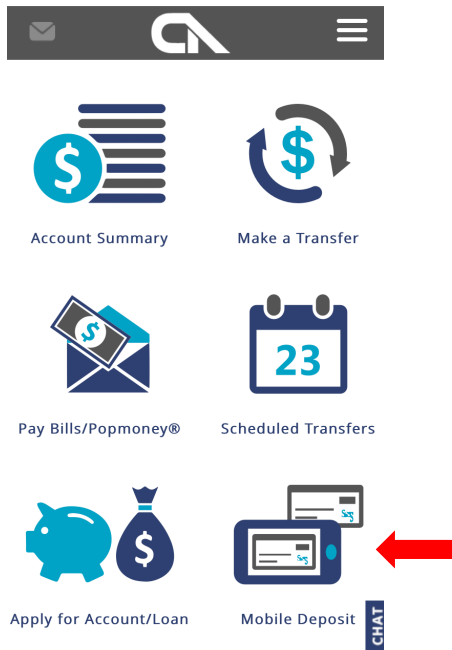
A: Please sign the back of each check and include the following endorsement information:

- Account Number: ##### (##### = your CAFCU account number)
- "Via DeposZip"
- On mm/dd/yyyy (The date the deposit is scanned)

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

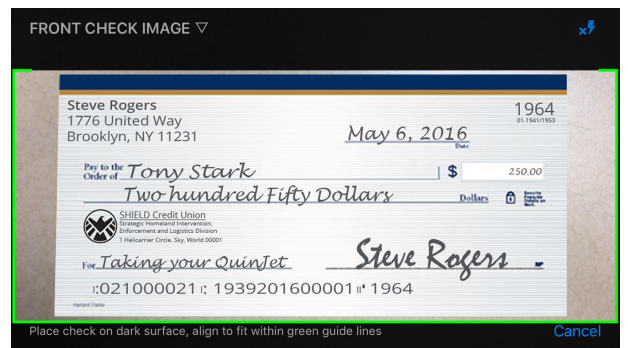
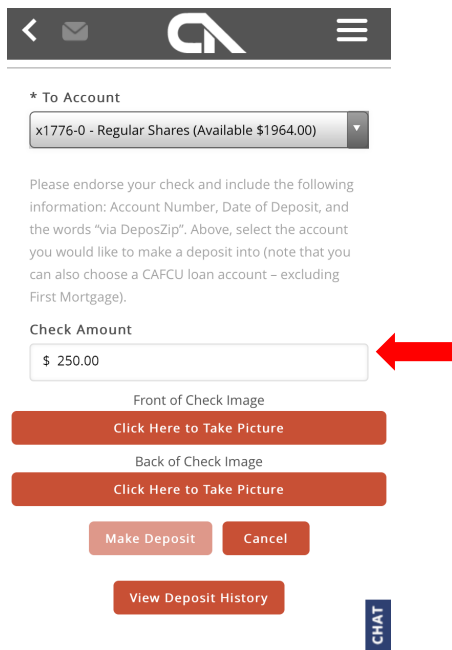
Q: How do I make a deposit using DeposZip on my smartphone or tablet?

1. Log into your account using the CAFCU Mobile Banking App. On the dashboard select "Mobile Deposit".
2. From the "To Account" drop down, select the account you would like to make the deposit into.

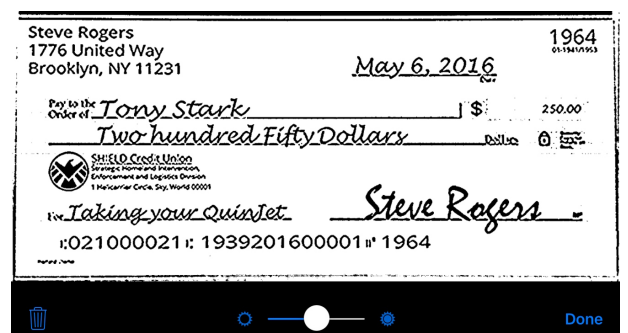


3. Enter the amount of the check in the "Check Amount" section then select the button to take a picture of the front of the check.

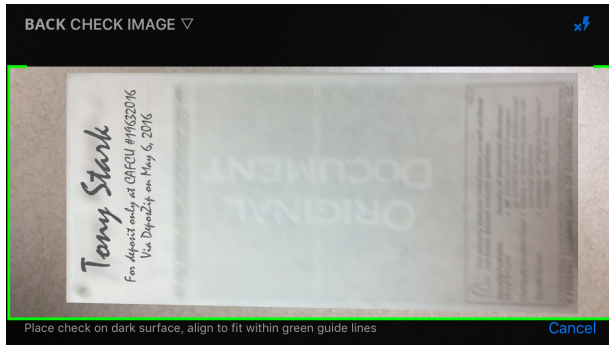
4. Make sure the front of the check is inside the green box. Using your finger, tap on your screen to capture the image.



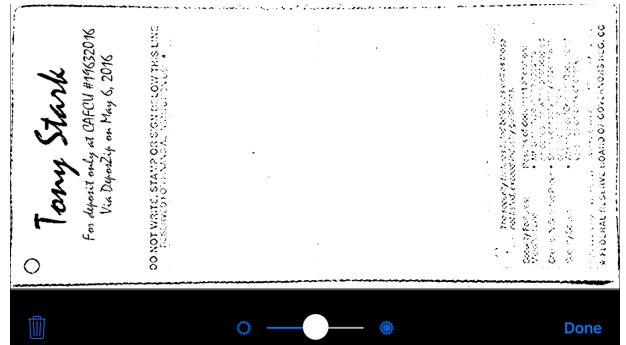
5. If necessary, adjust the clarity with the center slider and select "done" when satisfied.



- Select the button to take a picture of the back of the check and make sure the check is inside the green box. Using your finger, tap on your screen to capture the image.



- If necessary, adjust the clarity with the center slider and select "done" when satisfied.



- Review the information you've entered then click "Make Deposit".



Mobile Deposit

* To Account

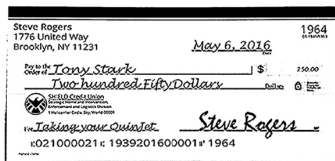
X1776-0 - Regular Shares (Available \$1964.00)

Please endorse your check and include the following information: Account Number, Date of Deposit, and the words "via DeposZip". Above, select the account you would like to make a deposit into (note that you can also choose a CAFCU loan account – excluding First Mortgage).

Check Amount

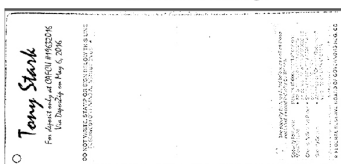
\$ 250.00

Front of Check Image



Click the Image to Re-Take the Picture

Back of Check Image



Click the Image to Re-Take the Picture



[View Deposit History](#)

- A message will pop up letting you know that your deposit has been received and is being held for review. You will receive an email notification once the deposit occurs.



Mobile Deposit

Your deposit has been submitted but is being held for review.

The check deposit transaction of \$250.00 has completed.

The transaction ID is 193917764.

What to do with your check:

Store your check in a secure location.

After 7 days, verify your deposit and destroy the check.

[Deposit Another Check](#)

[View Deposit History](#)

CHAT

CHAT

Q: What types of checks are and are not accepted through DeposZip?

Acceptable Checks:

- Single-party, domestic checks made payable to the owner(s) of the CAFCU account.

Unacceptable Checks:

- Any item drawn on your CAFCU account
- Any item that is stamped with a "non-negotiable" watermark
- Any item that contains evidence of alteration to the information on the check(s)
- Any item issued by a financial institution in a foreign country, or not payable in US Dollars
- Any third party check(s) (i.e., any item that is made payable to another party and then endorsed to you by such party)
- Any item that is presented more than six months after the date on the item
- Any item that is incomplete
- Any item that is presented with a date in the future
- Savings Bonds
- Money Orders
- Non-negotiable items
- Checks previously submitted for deposit
- Checks purported to be a lottery or prize winning

Q: How quickly will my deposit be credited to my account?

A: Checks submitted for deposit prior to 4 p.m. (CST) will be credited to your account within the same business day. Deposits submitted after 4 p.m. (CST) will be credited to your account on the next business day. Business days are Monday through Friday, which therefore excludes Saturdays, Sundays, Federal holidays, and Credit Union observed holidays. Credit Union observed holidays are posted on www.cafcu.org/closings.

Q: How quickly will the funds be available for me to use?

A: Checks will be held for two business days. Please refer to the Funds Availability section of the RDCD Disclosure and Agreement which is available on the Disclosures page of our website (www.cafcu.org/disclosures).

Q: Do I need to keep my original check?

A: Yes, please retain your original check for 7 days in a secure location then destroy by shredding it. Please do not attempt to duplicate the deposit.

Q: How long is my deposit history available for viewing?

A: DeposZip history is available for viewing online for approximately 30 days.