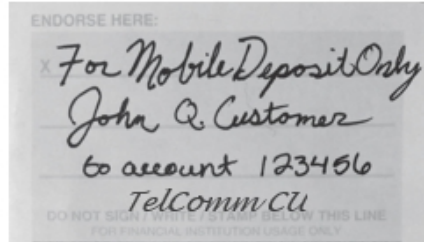


How to Complete a Mobile Deposit with the TCU Mobile App

To avoid deposit delays, please be sure you have properly endorsed the back of the check before submitting your deposit:

- ✓ Write "For Mobile Deposit Only"
- ✓ Sign Your Name
- ✓ Write your account number
- ✓ Write "TelComm CU"



Step 1. Select **Mobile Deposit** from the menu in the TCU Mobile App.

Step 2. Select either Savings or Checking to receive the deposit.

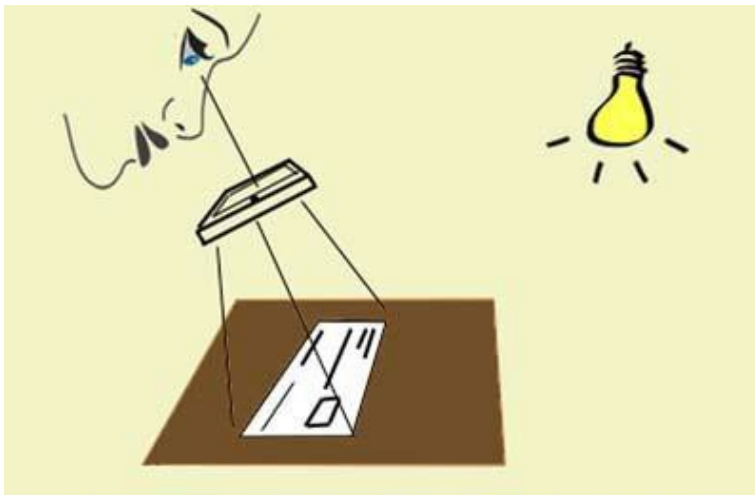
Step 3. Enter the Amount of the check.

Step 4. Place on dark background with good light.



Flatten the check, ensure no corners are bent over, place the check on a flat dark, non-reflective and un-patterned surface with adequate light which does not cast a strong shadow on the check.

Step 5. Select **Capture Front** and align the check.



You may find it easier to capture the image if you are standing rather than sitting.

If your device has a flash or a light hold the device directly over the check. The light will be turned on.

If your device does not have a flash or light insure the check is evenly illuminated and tilt the device at an angle to align the edges of the check with the frame in the display. You will notice a Red box appear around the check.



Position the device so all four sides of the box turns Green.



When the check is aligned and has sufficient light just hold your device steady and the check image will automatically be captured. If the device does not quickly capture the check, then move to a darker plain background with better light.

Step 6. Confirm the check was properly captured.



You will be shown the black and white version of the check image which looks like a FAX. This image will be used for processing the deposit. If the following are true then tap **Yes Use**, otherwise tap **No Retake**.

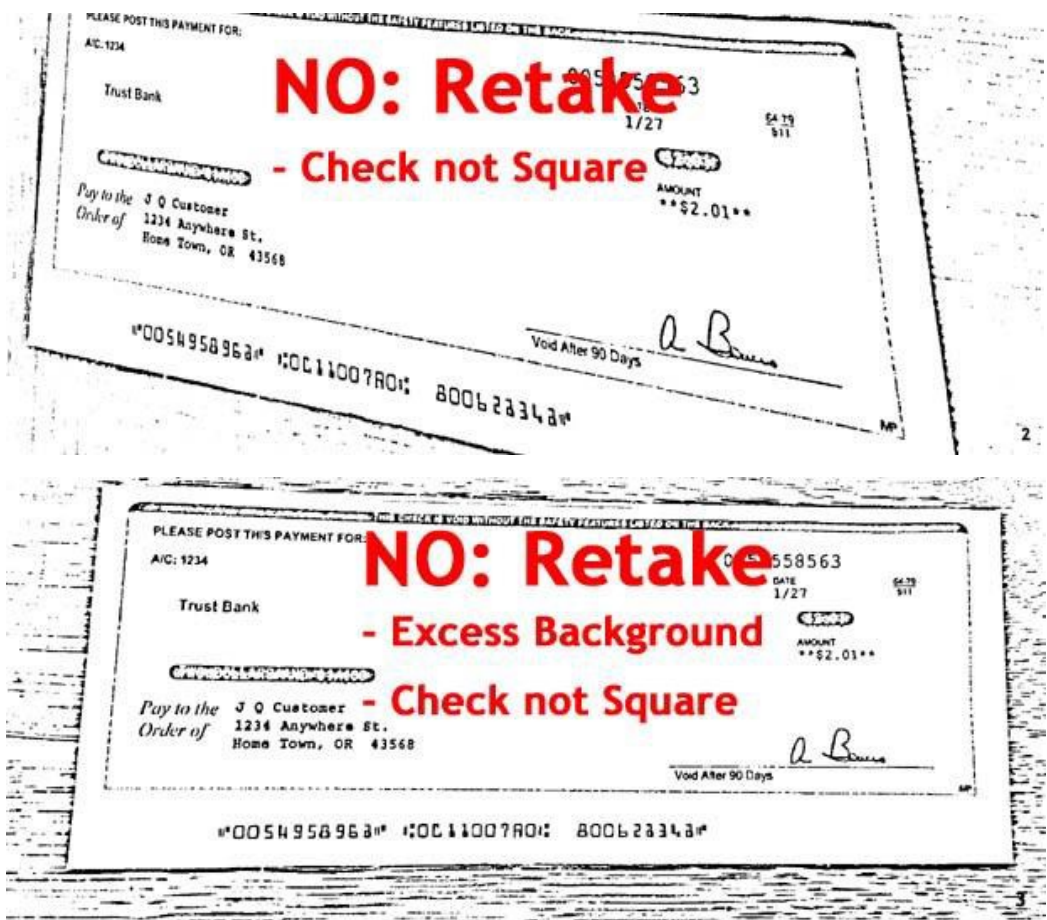
You must be able to read the Amount and the numbers along the bottom of the check. The background and other details of the check may not be clear and may be distorted like a FAX image.

The check must be square with all of the corners visible.

On the backside image the endorsement must be visible but the other markings and printing on the check will most likely not be visible. (See backside check image examples below)

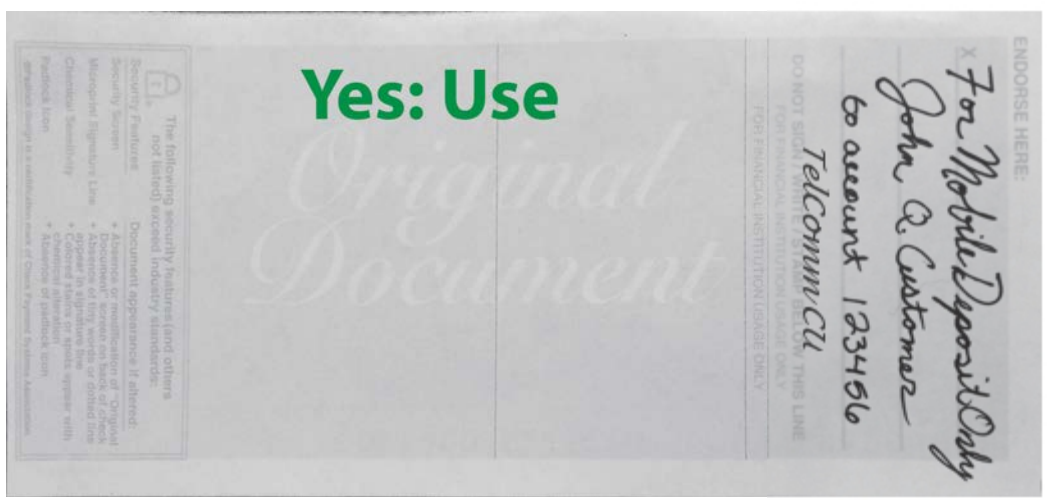
Step 7. Repeat the capture process for the back side of the check, then select **Deposit Check**.

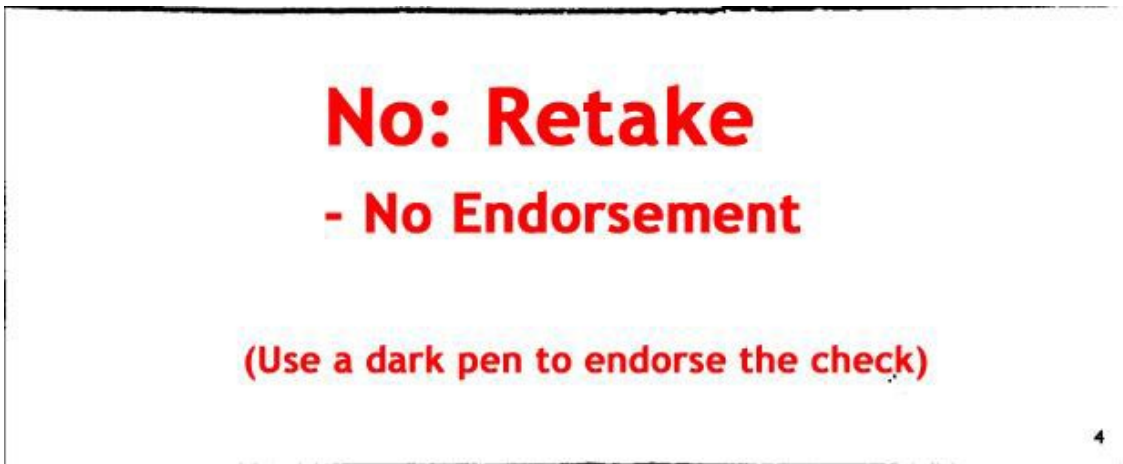
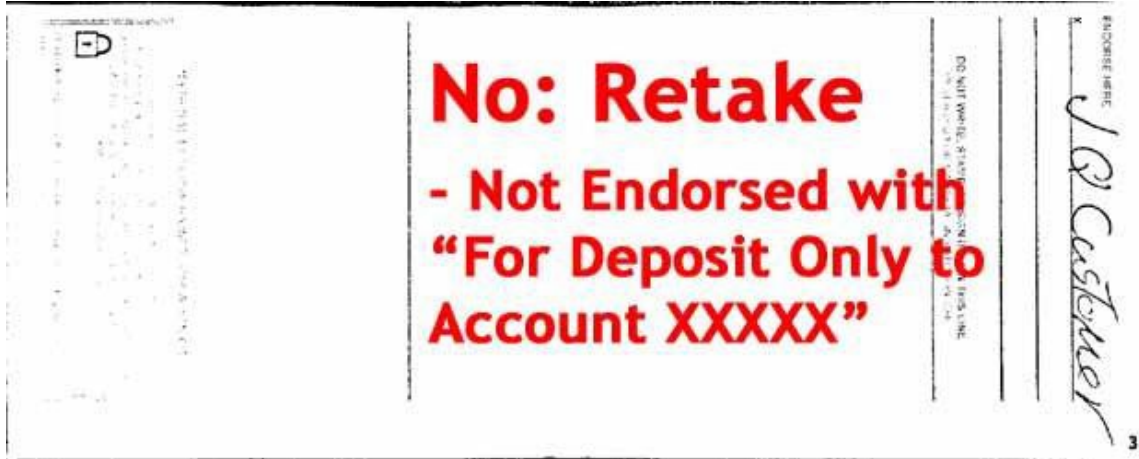




Notice that some portions of the image are not readable. As long as the check is square with all four corners visible, you can read the Amount and you can read the numbers along the bottom, the captured image is satisfactory for processing. The image of the check looks a lot like a FAX image.

Back side check image example:





Notice that some portions of the image are not readable or visible. As long as the check is square with all four corners visible and you can see the endorsement, the captured image is satisfactory for processing. The image of the check looks a lot like a FAX image. If the endorsement is not visible use a bold black pen to make the endorsement visible and retake the image.

Mobile Deposit FAQs:

What do I do with the check after I submit the deposit?

You receive a confirmation message after you tap **Deposit Check** indicating the check images are being processed. It is recommended you make a note on the face of the check once the images have been accepted. Retain the actual check until the deposit is in your available account balance. Once the deposit has posted to your account you should store the check in a secure location for at least 60 days before destroying it.

What should I do if I receive a message that the images have not been accepted?

Network problems or other temporary conditions may cause the check images to not be accepted by the server. If you receive an error message after tapping **Deposit Check** your deposit is not being processed. Follow the instructions on the error message. You may try the deposit again after a couple of hours or when you have a better network connection.

Why do I have to tilt the device back?

If your device does not have a light, tilting the device back at an angle helps remove shadows which may reduce the quality of the captured image. The app automatically corrects the image to a proper rectangle.

Is the mobile deposit process safe?

Yes, this app uses secure and encrypted SSL technology to ensure the check images are only seen by those authorized to process your deposit.

What do I do if the app is not working correctly?

If the app is not operating correctly it is likely because of a temporary network problem. Please try again in a few hours. If it continues to not operate correctly, please use the **Contact Us** button on the Home screen to let us know about the problem.

I can't see my endorsement in the captured image, what do I do?

If the endorsement is not visible use a bold back pen to make the endorsement visible and recapture the image of the back side of the check.

The app does not capture the check, what do I do now?

Move the check to a plain dark surface with good lighting, ensure the check is flat with no bent corners, and align the check with the gray box until there is a green box around the check, then hold the device steady until the image is captured.

I get a check image which is not square, how do I prevent that?

This is most likely caused by the check not being on a plain background or the corners of the check are bent or missing. Flatten the check, ensure corners are not bent over, place the check on a flat dark, non-reflective and non-pattern surface with adequate light which does not cast a strong shadow on the check. If the check is badly damaged or wrinkled, you may need to present the check to a teller so it can be processed manually.