

Carolina Trust Mobile Deposit Capture FAQs

What Is Mobile Deposit Capture?

Mobile Deposit Capture makes it easy to deposit a check while on the go. Use your Smartphone to take a photo of your check, upload the image and deposit your check without ever having to visit a branch.

Who is eligible for Mobile Deposit Capture?

Members who have their accounts open for more than 60 days and whose accounts are in good standing with the Credit Union are eligible for mobile deposit. Additionally, qualifying members must use online and mobile banking to be eligible. To enroll in online banking, visit www.carolinatrust.org on a desktop computer.

What type of mobile device do I need to use Mobile Deposit Capture?

Mobile Deposit Capture is only supported on the Apple iOS and Android devices. It is currently not available for iPad devices.

Requirements:

- Mobile device must have a data plan with internet access

Is there a limit on the number of mobile deposits I can make?

There are no limits to the number of deposits you can make as long as the dollar limits are not exceeded. The daily deposit limit is \$1,500.00 per business day and/or \$1,500.00 per item, whichever comes first. The current monthly dollar limit is \$5,000.00 per any 30 consecutive calendar day period.

I just made a mobile deposit, when will the funds be available in my account?

All funds will be on hold for up to 2 business days. No part of the deposit will be immediately released from hold. If the mobile deposit is submitted and reviewed by Credit Union staff by 5pm on a business day, then that day is considered the date of the deposit. Otherwise, it's reviewed and dated for deposit the next business day. Please refer to [Agreement](#) for more details.

How long should I retain the original check once the image has been submitted?

At least 30 calendar days. Please refer to [Agreement](#) for more details.

Which of my account(s) can receive funds from MDC?

Members can make deposits to any account (savings, checking, money market, HSA, Goal Club, etc.) on which they are owner. Members may only select one account per mobile deposit.

What is the required endorsement for the back of a mobile check deposit?

Members must write "Mobile Deposit," their account number and sign their name. An instruction screen with all requirements will pop-up when the member taps "Make a Deposit" from their CTFCU Mobile App.

ENDORSE CHECK HERE
X <i>John C. Doe</i>
Mobile Deposit
Account # 123456
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE

What checks are acceptable deposit items through MDC?

- Personal Checks Payable to You
- Business Checks Payable to You
- Checks drawn from a United States Bank

Please refer to [Agreement](#) for more details.

How will I know if my MDC has been received?

You will receive a confirmation email from MobileCapture@Pcsimages.com after your deposit has been reviewed by CTFCU staff. This does not mean that the check has been cleared. If you would like confirmation that the deposited item has been added to your account balance, please sign-up for [eAlerts](#) and set-up the deposit notice eAlert.

eReceipt : Deposit Received

Carolina Trust
XX
XX,XX

The following deposit is Received. Deposits are subject to verification.

Confirmation ID:	1175236				
Received On:	10/28/2013 02:52:59				
Account Number:	*****				
Deposit Amount:	\$ 10.00				
No. of Checks Deposited:	1				
File Name:	0030000070010010270019729500071.mcl				
Job:	1	Block:	1	Batch:	1

This is an automated email, please do not reply.

Deposits received after the established cutoff time will be processed the following business day.

All deposits received via Remote Deposit are subject to verification and applicable funds availability schedules.
For questions, please contact your financial institution.

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This is an automated email, please do not reply.

