

MOBILE BANKING FAQ

Q: How do I access the Credit Union's mobile banking service?

A: There are two ways to access Self-Help Federal Credit Union's mobile banking service.

- Option #1 applies to smartphone devices only. Download our free mobile banking *app* through iTunes or Google Play. Simply search "**Self-Help Federal CU Mobile Banking**" and click on the "orange" icon. **Please note, there are two mobile banking apps – one for Self-Help Federal CU, and one for Self-Help CU. Be sure to click on the one for Self-Help Federal.**
- Option #2 applies to any mobile device with an Internet data plan. Access our mobile banking site using the Internet (web) browser of your mobile device. To do so, you will need to type in the following URL. <https://self-helpfcu.ns3web.org>. Tip: Save the site as a search favorite for future reference.



Q: Do I need a username and password to log into mobile banking?

A: Yes. You must use the same username and password that you use for online banking. NOTE: Any member interested in using mobile banking must be enrolled in online banking in order to access Self-Help Federal Credit Union's mobile banking app.

Q: Do I need to be a member of Self-Help Federal Credit Union to use Self-Help Federal CU mobile banking service?

A: Yes, membership in Self-Help Federal Credit Union is a requirement. For more information on membership in Self-Help Federal, go to www.self-helpfcu.org (Self-Help Federal's website).

Q: Is mobile banking secure?

A: Yes. All Self-Help Federal CU's mobile banking activity is encrypted using state-of-the-art SSL encryption technology. SSL encryption is used by Self-Help Federal CU for all of its online services. No matter how you choose to access your accounts, Self-Help Federal Credit Union always uses state-of-the-art security measures to protect your data.

Q: Is there a charge for using mobile banking?

A: There is no charge to download the smartphone app. However the following charges may apply:
Mobile banking service = FREE with e statements (otherwise a \$3 monthly fee applies)
Please check with your wireless provider for web and data access charges.

Q: What can I do with mobile banking?

A: Account Management: View your account activity, retrieve your check images, pay your bills, make balance inquiries of your accounts and transfer money between your SHFCU accounts. Self-Help Federal CU will also allow you to send money to other Self-Help Federal Credit Union members.

ATM Locator: Smartphone users will be able to find a nearby surcharge-free CO-OP network ATM by using the ATM locator that's built into the CU2GO mobile banking app.

Q: What messages can I expect to receive from Self-Help Federal Credit Union via the Self-Help Federal CU mobile banking app?

A: Users of the Self-Help Federal CU mobile banking smartphone app can expect to receive messages that will range from important member service notices to informative product promotions. These messages will display on the menu screen of the mobile banking smartphone app. Members who access mobile banking using a web browser will not see these messages.

Q: Who do I contact to answer questions about Self-Help Federal Credit Union's mobile banking?

A: Call us at 877.369.2828 or send us an email at info@self-helpfcu.org

Q: How do I endorse a check for deposit via Mobile Deposit?

A: Include only these two notations on the back of the check: The phrase "for deposit only"
- The phrase "for mobile deposit only"
- Your Self-Help Federal Credit Union member number

Q: What should I do with a check once it has been scanned successfully?

A: Retain the check for at least 60 calendar days from the date of the image transmission. After 60 days, destroy the check (preferably with a shredding machine) or mark it "VOID."

Q: Are there eligibility requirements to use the Mobile Deposit Service?

A: In order to use this service, you must meet the following requirements:

- Have a Self-Help Federal Credit Union checking or savings account.
- Be enrolled in online banking.
- Be enrolled in mobile deposit.
- Be a Self-Help Federal Credit Union member in good standing.

Please note that Self-Help Federal CU's Mobile Deposit is a service available for personal accounts only; small businesses and nonprofit organizations are not eligible to use SHFCU Mobile Deposit.

Q: How do I cancel a mobile deposit?

A: Once a mobile deposit is successfully submitted it cannot be cancelled.

Q: The amount I entered for a deposit is different from the amount I got credit for. Why?

A: It may be that an internal review of the deposited item discovered that the amount entered by keypad at the time of the deposit was different from the amount written on the check.

Q: My transaction says "complete," but I don't have a credit in my account. Why?

A: See the "Funds Availability & Holds" section of this FAQ for a possible explanation.

Q: Is there a limit on the number of checks that can be submitted for deposit within a 24-hour period via Mobile Deposit?

A: There is no limit on the number of checks you can submit.

Q: What is the maximum dollar amount on deposits?

A: The maximum daily limit for Mobile Deposits is \$5,000.

Q: When is the transmission of a check image considered a deposit by Self-Help Federal Credit Union

A: In general, a Mobile Deposit transaction is considered a deposit on the same day of the image transmission when the imaged item is received and accepted before 1:00 p.m. Pacific Time on a business day that Self-Help Federal Credit Union is open. Otherwise, the transmission is considered a deposit on the next business day. See the Funds Availability section of the Mobile Deposit Services User Agreement for details.

Q: What is the "hold" policy on checks deposited via Mobile Deposit?

A: It is our policy to place an extended hold on checks deposited via Mobile Deposit, so there will be a delay of up to five (5) business days between when the check is scanned for deposit and when the funds from that deposit are actually made available in the account. See the "Funds Availability" section of the Mobile Deposit Services user agreement for details.

Q: Which types of mobile deposits are not acceptable by Self-Help Federal Credit Union?

A: The following items are not acceptable as deposits when using Mobile Deposit:

- Checks payable to any person other than the person(s) who own the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which I 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 payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.

- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than six (6) months prior to the date of deposit.
- Checks or items prohibited by the Credit Union's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Credit Union account.
- Checks payable on sight or payable through drafts, as defined in Reg. CC, such as money orders and teller checks.
- Checks with any endorsement on the back other than that specified in this User Agreement.
- Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department.

See the appropriate section of the Mobile Deposit Services User Agreement for the most accurate and up-to-date list of unacceptable deposits.