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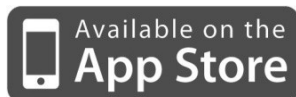
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Which apps are available for Mobile MyDeposit?

Mobile MyDeposit is available for iPhone and Android apps. It is not available in the iPhone app.

How do I get Mobile MyDeposit?

Download the Commonwealth One iPhone or Android app. These apps are available at the App Store or Google Play.





I've already downloaded the Commonwealth One iPhone app. What now?

If you have already downloaded the app, you will be prompted to update the app through the App Store. Tap the App Store icon on your iPhone, and then select Updates in the bottom right hand corner. Find the Commonwealth One online banking app, tap "Update". After your app updates, reopen the Commonwealth One iPhone app to get started.

How do I deposit checks with Mobile MyDeposit?

To view the process, please access our Mobile MyDeposit User Guide.

Is there a daily deposit limit?

Yes, you can deposit up to \$5,000 daily.

What types of checks cannot be deposited through Mobile MyDeposit?

Below is a list of the types of checks that you may not deposit to your account at Commonwealth One using Mobile MyDeposit. If you have any questions about a check, please call (703) 823-5211 or (800) 424-3334.

- Checks or items initially payable to any person or entity other than you.
- Checks containing obvious alteration to any of the fields on the front of the check, 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 previously converted to a substitute check.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to date of deposit.
- Travelers Checks
- Money Orders
- US Savings Bonds

What should I do with a check after it has been scanned and deposited using Mobile MyDeposit?

You should write **VOID** on the check so that it cannot be cashed or used again.



How long should I keep the paper checks?

Checks that have been scanned and deposited should be retained for 60 days and then destroyed (i.e. shredded).

Will I be charged to use this app?

The Commonwealth One iPhone and Android online banking apps are free. However, your standard carrier data charges will apply.

Can I make a deposit into my loan account using Mobile MyDeposit?

This is not available. Loan payments are currently available through the PC version, My Deposit.

Can I deposit a check payable to “Cash” into my account using Mobile MyDeposit?

Yes.

Can foreign checks be deposited using Mobile MyDeposit?

No. In addition, money orders, 3rd party checks, and traveler’s checks may not be deposited using Mobile MyDeposit.

Is help available?

For help with MyDeposit, call our call center (703) 823-5211 or (800) 424-3334, or email us at cofcu@cofcu.org.

Important! The email address is not a secure means of communication. Do not send personal information such as your full account number, date of birth, or social security number, inquiries about specific account information, or request changes to your account record. For these purposes, log in to Online Branch and click on the secure Contact Us link.