

# SFFCU Mobile User Guide

## Depositing Checks Using Remote Deposit Capture

### Introduction

Remote deposit capture (RDC) allows members to deposit checks through the SFFCU Mobile app on their supported Apple or Android mobile device.

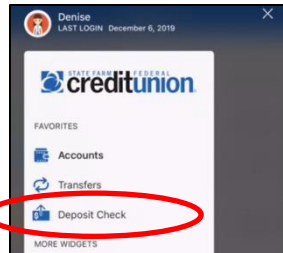
- Members may use RDC to deposit up to \$10,000 in a calendar day. Checks above this limit must be mailed to SFFCU for deposit.
- Deposits made by 4 p.m. CT Mon – Fri are typically available the next business day (Federal bank holidays and weekends are not considered business days). SFFCU may place a hold on deposits for review (please see the Remote Deposit Capture disclosure for more information on SFFCU funds availability and RDC policies).
- This guide is intended to provide procedural instructions. The exact screens in the app may look different than what is depicted in this document.
- RDC may not be available for all members.

### Instructions

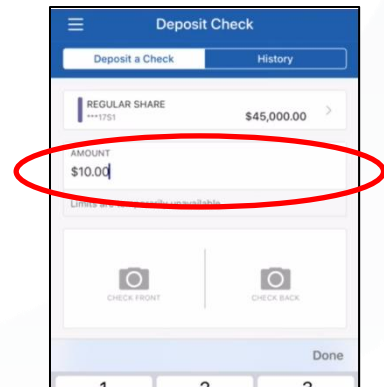
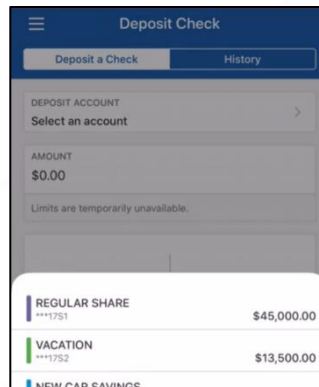
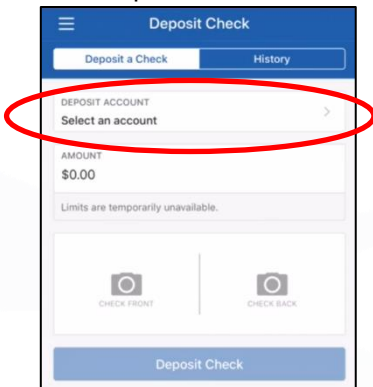
1. Download the SFFCU app from the Google Play or Apple App store and login. Members must register in the new system either through the app or at [my.statefarmfcu.com](http://my.statefarmfcu.com).



2. After logging into the app, select Deposit Check from the main menu.

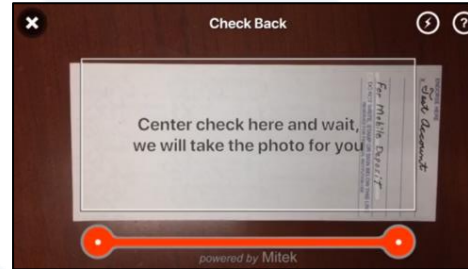
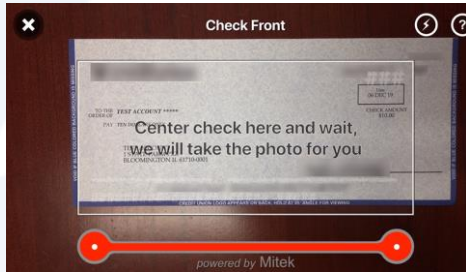


3. Select the account to receive funds from the “Deposit Account” drop-down menu, followed by the amount to be deposited.



4. Capture images of the check front and back, carefully following any on-screen instructions.

- Place checks on a dark background to improve image capture accuracy.
- The back of the check must include the endorsement signature and the words “For Mobile Deposit” clearly written directly under the endorsement signature.



5. Select “Deposit Check.” A pop-up message will display when your deposit has been submitted, followed by an automated email confirming submission of your deposit (note: this message is only a confirmation that a deposit has been submitted, not a confirmation of acceptance or funds availability). A final email will be sent when your deposit is complete.

