

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.

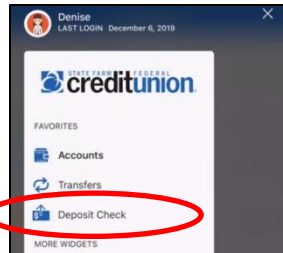
- Members may use RDC to deposit up to \$10,000 in a calendar day. Checks above this limit must be mailed to SFFCU for deposit.
- Deposits made by 4 p.m. CT Mon – Fri are typically available the next business day (Federal bank holidays and weekends are not considered business days). SFFCU may place a 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

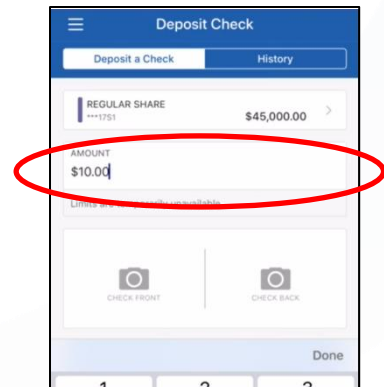
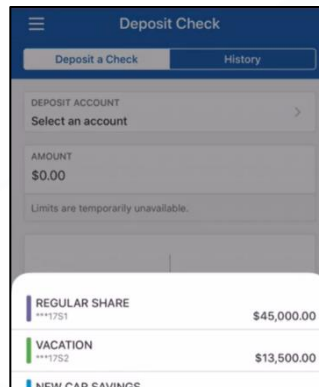
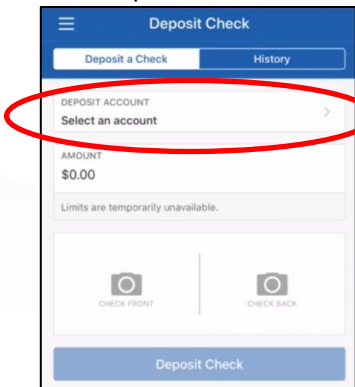
1. Download the SFFCU app from the Google Play or Apple App store and login. Members must register in the new system either through the app or at my.statefarmfcu.com.



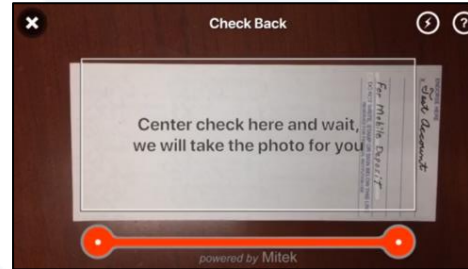
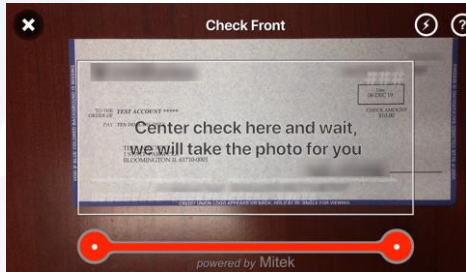
2. After logging into the app, select Deposit Check from the main menu.



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.

