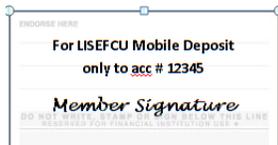
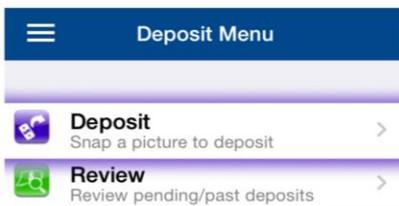


How to Use LISEFCU Mobile Check Deposit

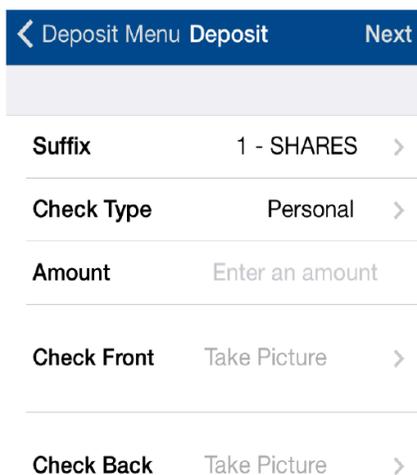
1. On the back of the check you wish to deposit write “For LISEFCU Mobile Deposit Only to account number” and endorse the check with your signature.



2. Log into the Mobile App on your smartphone
3. Open the Main Menu and tap “Deposit” to bring up the “Deposit Menu”

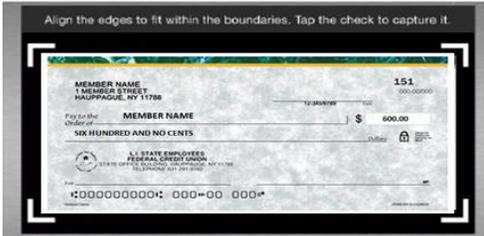


4. Read and follow the instructions on the screen, then tap “Got it”
5. You will be prompted to choose the suffix you wish to deposit to, choose the check type, and enter the amount of the check being deposited



6. You will have to take an image of the front and back of the check.

Tap “Check Front” to bring up the camera to take a picture of the front of the check. Place the check on a solid black/dark surface and position the camera so that all edges of the check are in the screen. When camera is focused and you are ready, tap the screen to capture the check image. *You may want to turn your Flash off prior to starting the mobile deposit; flashes could affect quality of check image.*



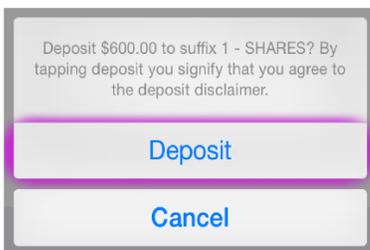
7. Flip the check over so that the endorsement is on the left side. Tap “Check Back” and repeat step 6 to capture the back image of the check.



8. When you have captured both the front and back image of the check, tap the “Next” button on the top right corner of the screen.

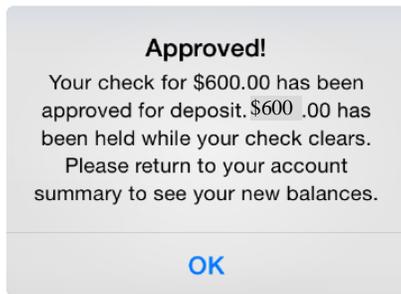


9. You will be prompted to verify the information entered about the check and to agree to the deposit disclaimer and terms of use.



10. If everything has been done properly you will receive an approval and confirmation message on the screen stating the total amount of the check deposited and any holds

that may apply as per Long Island State Employees Federal Credit Union's Funds Availability Disclosure.



The total amount of the check deposited will appear in the “Holds/Pledges/Pending ACH” area of the App until the check has cleared.

The Account Summary will reflect the new Total and Available balances.

Write “VOID” on the check and keep it until the check has cleared your account. Keep the voided check in a safe place for up to 60 days after depositing via Mobile Check Deposit.

Important Information to Keep in Mind about Mobile Check Deposits

- ❖ Availability of funds from check deposit is dependent upon Long Island State Employees Federal Credit Union's Funds Availability Disclosure and policies, therefore checks may be held longer or until they clear.
- ❖ LISEFCU's App and Mobile Check Deposit services are free, but data charges and fees may apply from your mobile contract carrier (i.e. Verizon, AT&T, etc.)
- ❖ Checks will be submitted for review and may be accepted or rejected for deposit. Reasons for rejection may include:
 - 1) Missing or illegible signatures or information
 - 2) Signature of check issuer loops into the MICR Line
 - 3) Folds/damage to check cause a shadow or reader error of MICR Line
 - 4) Information on check is difficult to read
 - 5) Check MICR Line is difficult to read