

Mobile Banking App

Many mobile device users prefer utilizing apps to view and manage content.

1st Cooperative Federal Credit Union now has a mobile banking app available for free download via App Store for the Apple version, or Google Play for the Android version.

Once downloaded and installed, the mobile banking app allows members to view enrolled accounts and transfer funds between accounts, and deposit checks remotely.

Our app can be found by searching for 1st Cooperative Federal Credit Union in the App Store (for iPhone) or Google Play Store (for Android users):

- For iPhones

<https://itunes.apple.com/us/app/1st-cooperative-federal-credit/id1077036997?mt=8>

- For Android

<https://play.google.com/store/apps/details?id=com.firstcooperativefcu.mobile&hl=en>

*The app is not currently available for Windows phones.

If these links do not work for you, search for 1st Cooperative Federal Credit Union within the App Store or Google Play Store. You will recognize our app with our logo. “Get” or “Install” the app to your device and accept the app’s device usage terms. Once installed, log in to the app utilizing your Online Banking log in credentials (User Name /Log In ID, Password, Security Questions).

Data Usage Disclaimer This app is free for download; however, as with any app, your use of it may result in data charges imposed by your mobile network operator or your internet service provider. You are advised to consult your mobile data or internet data plans to identify the charges which may be incurred prior to the installation and operation of the credit union’s app. The credit union is not responsible for data usage charges. In order for the app to operate fully, the device on which it is used may need to be connected to certain wireless and/or communication based technologies. There may be delays, limitations, and other problems inherent in the use of the internet and electronic communication, of which the credit union has no control.

Mobile Deposit

To use our Mobile Deposit service on your Apple or Android phone, you must download and install the 1st Cooperative Federal Credit Union mobile banking app to your phone and be enrolled in Online Banking.

Ready to get started? You can deposit a check right from your mobile phone by following these steps.

Prepare your check for Mobile Deposit

- Before logging into the 1st Cooperative Federal Credit Union App, close all other apps running in the background on your phone.
- **Sign/Endorse the back of your check and label it "For Mobile Deposit only".**
- Log into the 1st Cooperative Federal Credit Union app and select Deposits from the menu bar.
- Select New Deposit and choose the account in which you wish to deposit your check.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

Take a photo of your check

- Flatten folded or crumpled checks before taking photos.
- Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- Do not zoom into the check. Instead, move your phone closer to the check.
- Take photos of your check in a well-lit area.
- Keep your phone flat and steady above the check when taking your photos.
- Make sure the entire check image is visible and in focus before submitting your deposit.
- Ensure there are no shadows across the check, all four corners are visible, the check is not blurry and the MICR line (numbers on the bottom of your check) is readable.

Confirm your deposit

Mobile Deposits received prior to 2:00 pm EST are processed on the same business day. Funds are generally available by 5:30 p.m. Mobile Deposits received after 2:00 pm EST or on Saturdays, Sundays and holidays when 1st Cooperative Federal Credit Union is closed will be processed on the credit union's next business day.

Your Mobile Deposit request will not be completed if it meets any of the following criteria:

- Check amount exceeds check limit of \$1,000 or daily deposit Limit of \$2,000.
- Missing "For Mobile Deposit only" label on the back of your check.
- Missing signature endorsement on the back of your check.
- Items that are not eligible for Mobile Deposit:
 - Checks drawn on banks located outside U.S.
 - Checks made payable to others or made payable to a business.
 - Remotely created checks - In the place of the account holder's signature, a printed or typed name is shown instead of the signature of a person on whose account the check is drawn. These are commonly created by credit card companies, utility companies or telemarketers.
 - Traveler's Cheques
 - Money Orders
 - Returned Checks
 - Checks suspected to be fraudulent or otherwise not authorized by account owner.
 - Checks dated more than 6 months prior to date of deposit.
 - Postdated checks

If you have questions regarding Mobile Deposit, visit our office or call 803-796-0234.