



Gulf Coast Community Federal Credit Union

Mobile Deposit Instructions

How to deposit checks using our new, improved
Mobile Banking app

Compatible Devices

Use of the Mobile Banking app requires a compatible mobile device and enrollment in Online Banking. See below for compatible device criteria.

Apple Devices

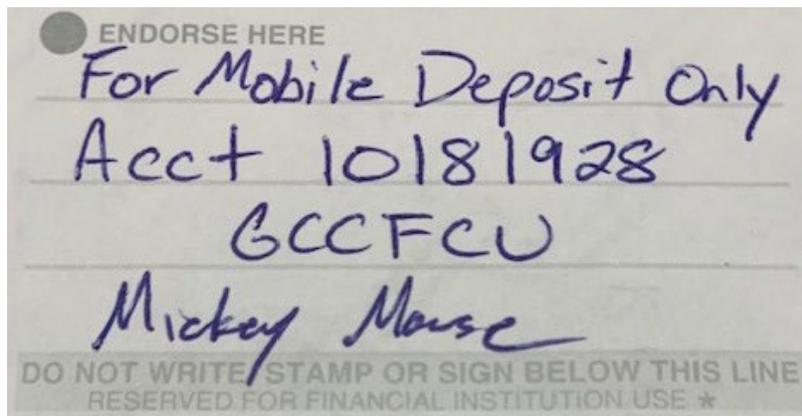
iPhones and iPads running iOS 12.0 or newer

Android Devices

Phones and Tablets running Android OS 7.0 or newer

Proper Endorsement

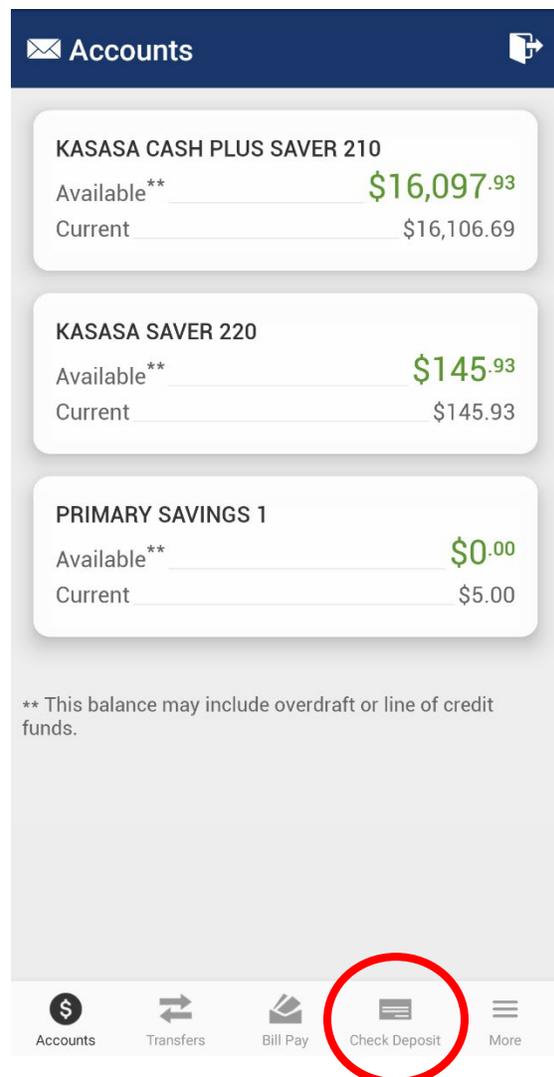
With a **dark blue** or **black** pen, please endorse the back of the check. Above your signature, please write **"FOR MOBILE DEPOSIT ONLY"**, **Your GCCFCU Account Number** and **"GCCFCU"** (above the "Do not write, stamp or sign below this line" section).



Mobile Deposit Capture

Log in to the GCCFCU Mobile Banking App on your compatible mobile device.

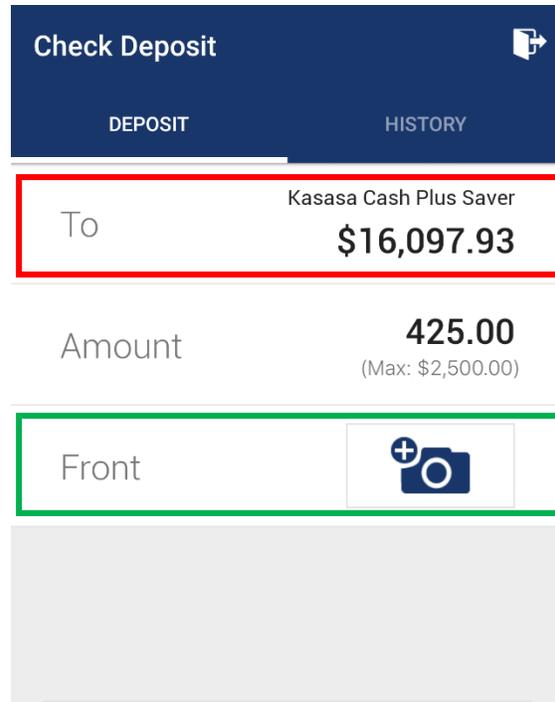
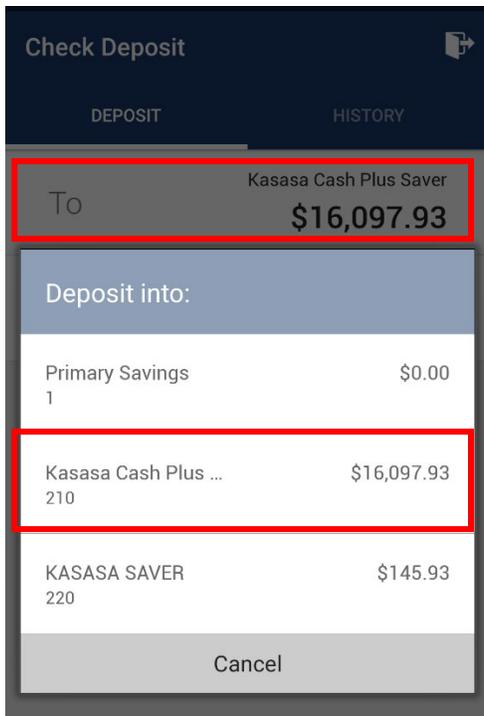
Tap the **Check Deposit** icon in the bottom menu.



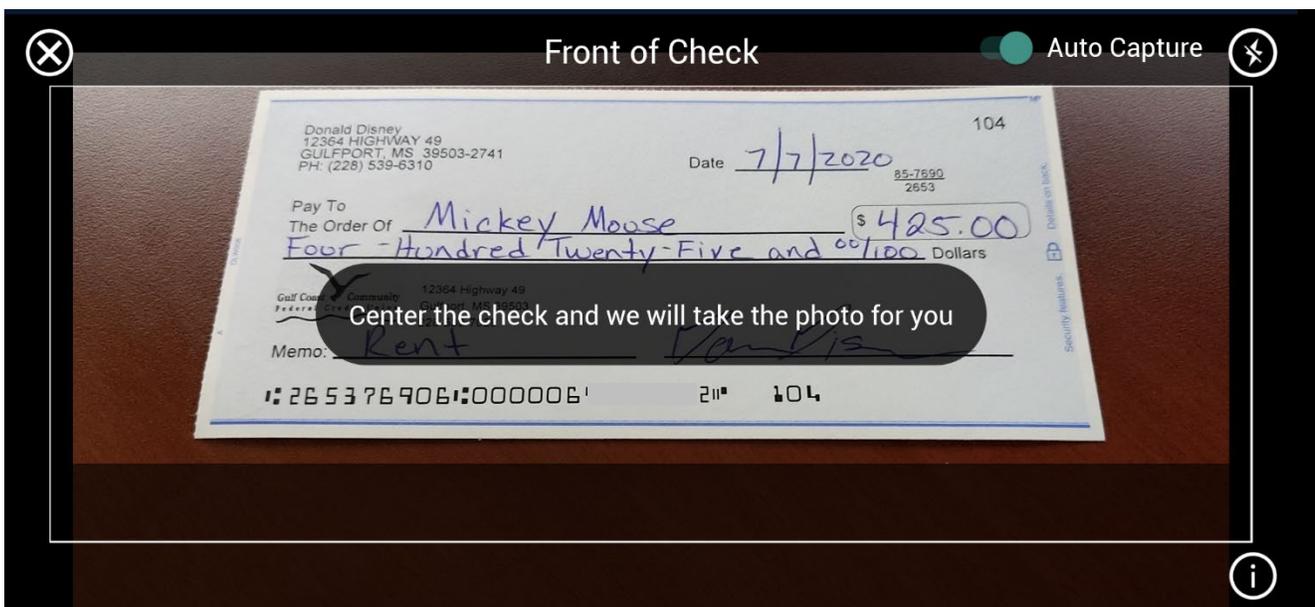
Select the suffix you want to deposit your check into by tapping the **To** option at the top of the screen.

Tap the **Amount** option to enter the dollar amount of the check.

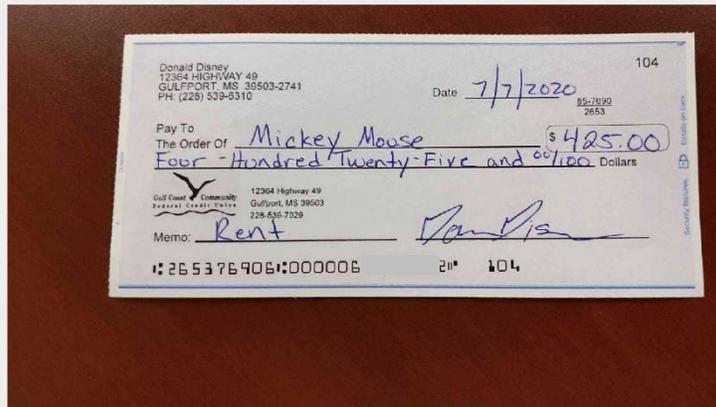
Tap on the **Front** option to take a photo of the front of the check.



Align the check within the box, ensuring all edges show and the picture is clear.



Review the check image to make sure the **MICR number** and **check amount** are visible. If everything looks accurate, tap **Keep picture**. If something is incorrect or not visible, tap **Retake picture**.

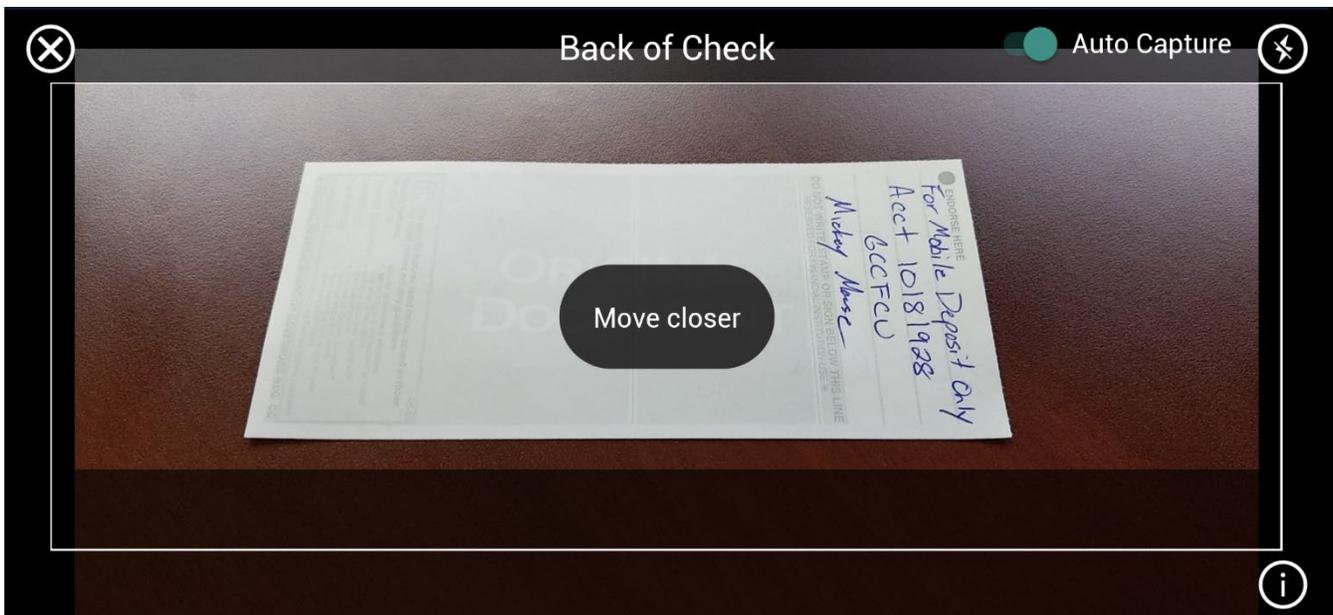


Make sure all edges show and the amount is visible.

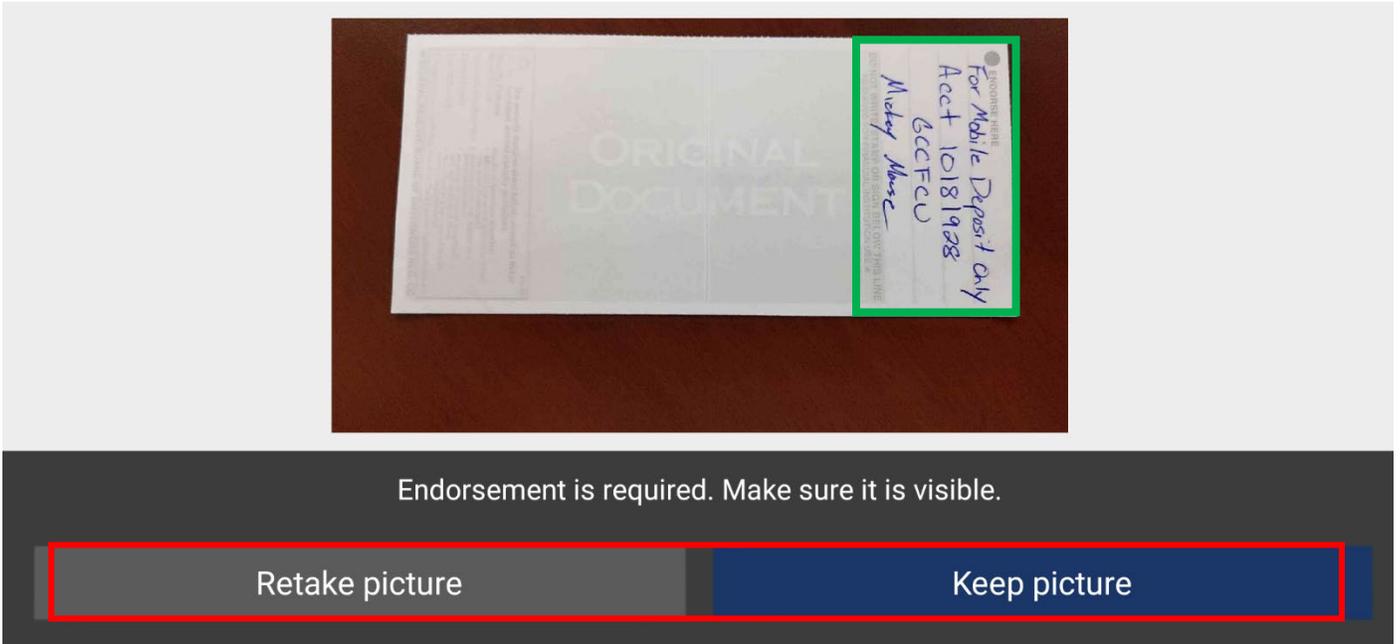
Retake picture

Keep picture

The mobile app will automatically prompt you to take a picture of the back of the check. If it does not, you can tap the **Back** option on the **Check Deposit** screen.

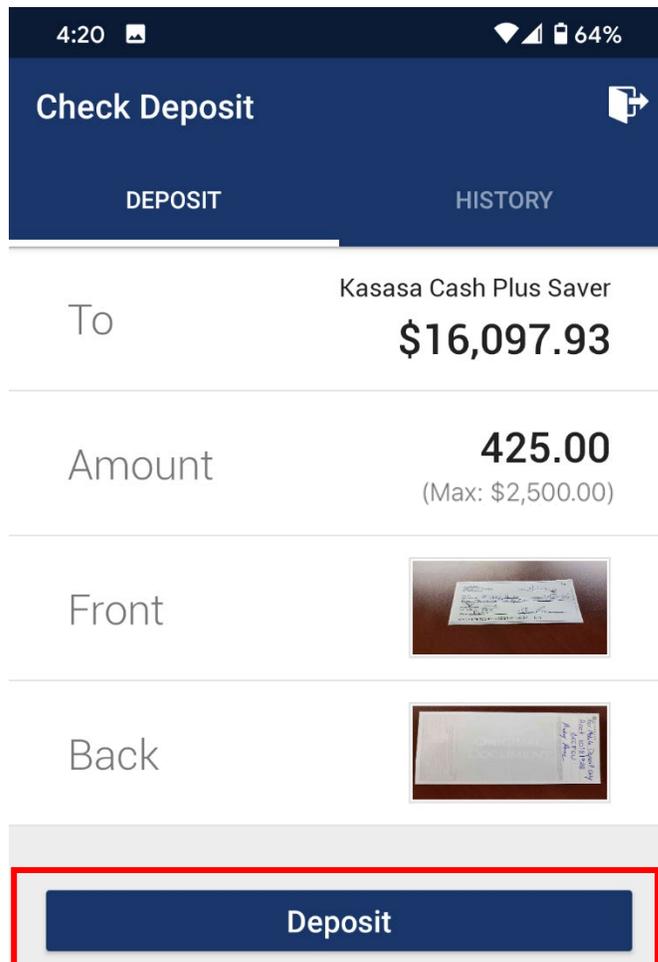


Make sure the endorsement is clear and visible. If everything looks good, tap **Keep picture**. If the endorsement is out of focus, tap **Retake picture**.



Review all the information (suffix, amount and check images) to ensure accuracy.

If all your information looks correct, tap the **Deposit** button.



Approval Emails

After you submit your check images, you will receive two e-mails. The first is a receipt that we received your check deposit and it will be reviewed for accuracy. The second e-mail will be either a confirmation that we have approved your deposit or an indication of an issue with your deposit. When deposits are approved, it may take up to 3 business days before it is posted to your account.

And That's It!

After receiving your APPROVAL e-mail, write **ELECTRONICALLY DEPOSITED ON *Date*** prominently on the front of the check. Store the check in a secure location for 60 days after your deposit and then destroy.

The image shows a check with the following details:

- Payor:** Donald Disney, 12364 HIGHWAY 49, GULFPORT, MS 39503-2741, PH: (228) 539-6310
- Payee:** Mickey Mouse
- Amount:** \$ 425.00
- Amount in Words:** Four - Hundred Twenty - Five and 00/100 Dollars
- Date:** 7/7/2020
- Handwritten Note:** ELECTRONICALLY DEPOSITED ON 7/8/20
- Memo:** Rent
- Signature:** Donald Disney
- Bank:** Gulf Coast Community Federal Credit Union, 12364 Highway 49, Gulfport, MS 39503, 228-539-7029
- Check Number:** 104
- Routing Number:** 265376906
- Account Number:** 0000061