

What is Mobile Banking?

Mobile Banking gives you access to your accounts from your mobile device. This allows you to view account balances, check history, transfer funds, and find the nearest ATM or branch location.

Is Mobile Banking Secure?

Yes, The Mobile Banking service uses the same Multi-Factor Authentication practices that Online Banking does with your PC. At no time is account data stored on your phone. In the event that your device is stolen, the service can be disabled by contacting DCCU.

I am not enrolled in Online Banking. Can I still use Mobile Banking?

No, you must be enrolled in Online Banking and have successfully signed in for the first time from a PC before attempting to use Mobile Banking.

What devices are supported for use with DCCU Go Mobile App?

Google Android™ phone device ver. 5.0 or higher; Google Android™ tablet device ver. 5.0 or higher; iOS phone device ver. 8.0 or higher; iOS tablet device ver. 8.0 or higher.

Where do I find DCCU Go Mobile App for my smartphone?

DCCU's App is available for iPhones® from iTunes and for Androids™ from Google Play. *DCCU Go Mobile*

Is there a fee for DCCU Go Mobile?

No. DCCU does not charge for Mobile Banking services. However, your mobile carrier may charge for internet access.

Are my login credentials the same for the smartphone as they are for my PC?

Yes. You will use the same credentials for Online Banking with a PC and Mobile Banking with your smartphone. If you are a new user, you will need to log in for the first time on your PC.

What do I do if I have forgotten my credentials for Online Banking?

Help is available on each login screen within Online Banking (not within mobile banking), or contact any of our DCCU branches for assistance.

Can I transfer money using DCCU Go Mobile?

Yes, you can transfer money between any DCCU accounts that you own. You will have the same transfer options available except cross-member transfers.

Can I make a deposit using DCCU Go Mobile?

Yes, deposits can be made to your checking account if you meet the Eligibility Requirements.

What are the Eligibility Requirements for Mobile Remote Deposit?

1. You must be enrolled in Online Banking;
2. You must be 18 years of age or older;
3. You must have a current email address on file with DCCU, and will notify DCCU immediately if you change your email address.
4. All contact information on file with DCCU must be up to date;
5. Your checking account has been open for at least 30 days;
6. You have had no deposited items denied and returned in the past 90 days;
7. Accounts enrolled in Mobile Deposit must be a checking account;
8. You must review and agree to the Mobile Deposit Capture Terms and Conditions document

How do I make a Remote Deposit?

1. Log into the mobile banking app and select/swipe to your checking account
2. Tap on the camera icon
3. Enter amount of check and select Next/Save
4. Confirm your deposit
5. Follow directions provided, **including proper endorsement.**

***Your device must have enough memory available to run the program.**

If it doesn't you may experience issues while trying to do a deposit.

Are there deposit limits?

Yes, DCCU reserves the right to establish and assign to you deposit limits for the Service (including limits on the dollar amount and/or number of checks that you may transmit through the Service each day) and to modify limits from time to time.

What are the deposit limits?

Current daily deposit limit is \$5,000 with a maximum of ten (10) items per day. Our monthly deposit limit is \$20,000 with a maximum of 50 items.

How do I endorse the checks I would like to deposit via Mobile Remote Deposit?

Sign your name and add **DCCU Mobile Deposit Only, Acct # _____**.

When will my deposits be available?

Approved deposits before 4:30 p.m. business days - Posted same business day-Subject to funds availability/collectability.

Approved deposits after 4:30 p.m. business days - Posted next business day – Subject to funds availability/collectability.

Approved deposits on Non-business days - Posted next business day – Subject to funds availability/collectability.

* If your approved deposit exceeds \$200.00, a two day hold will be placed on the amount exceeding \$200.00. \$200.00 of the approved deposit will be available immediately. Refer to Federal Regulation CC.

What are the check requirements?

The image of the check must be legible and contain images of the front and back of the check. The image requirements include, but not limited to, ensuring the following information can be clearly read and understood by sight review of the check(s):

1. The amount of the check (both numeric and written)
2. The payee
3. The signature of the drawer (maker)
4. The Date - Cannot be post-dated or stale dated (6 months or older)
5. The check number
6. Information identifying the drawer and the paying financial institution that is pre-printed on the check including the MICR line.
7. Proper endorsement on the back of the check.

Are there checks that cannot be remotely deposited?

Yes. Unacceptable deposits include:

1. Any item drawn on my own account;
2. Any item stamped with a "non-negotiable" watermark;
3. Any item that contains evidence of alteration to the information on the check;
4. Any item issued by a financial institution in a foreign country;
5. Any item that is incomplete;
6. Any item that is "stale dated" (6 months or older) or "post dated";
7. Any third party check, i.e., any item that is made payable to another party and then endorsed to me by such party;
8. Savings bonds

What happens if my check is rejected or unpaid?

If we reject a check for remote deposit, you must physically deposit the original check at one of our branches within 45 days.

You are solely responsible for verifying that checks that you deposit through the service have been received and accepted for deposit by DCCU. DCCU will provide you with notice of any deposits that it is unable to process because checks were returned unpaid by the payor financial institution. We may choose any reasonable method for providing such notices to you.

What if there is an error?

DCCU will provide you with periodic statements that will identify the deposits you make through the service. You may also access Online Banking for information about your deposits, return items, deposit adjustments, checks and other transactions. It is your responsibility to review all such information that DCCU makes available to you in a timely manner to verify that deposits made through the service have been received and accepted and are accurate. Notify us promptly of any errors, omissions, or discrepancies in a deposit. Notify us by e-mailing us at mobilesupport@dawsonco-opcu.com, or by utilizing the Secure Message feature in Online Banking, or writing to DCCU, PO Box 585, Renville, MN 56284 or telephoning us at 320-329-3152.

What do I do with check(s) once they have been deposited remotely?

You must securely store the original check for 45 days after transmission to us and make the original check accessible to DCCU at our request. Promptly after the 45 day retention period expires, you must mark the check "VOID" and destroy the original. After destruction of the original check, the image will be the sole evidence of the original check.

What happens if I accidentally present a check more than once?

Once you have used the service to deposit a check you agree not to present, or allow anyone else to present, that original check again through the service or any other means. If by accident a check is presented more than once, call your DCCU branch immediately. *NOTE: Duplication of items presented for deposit may result in revocation of the Remote Deposit service and/or closing of accounts belonging to members who deliberately deposit checks more than once.*

Branch Location and Contact Information

Dawson Office: 711 6th St, Dawson, MN 56232 PH: 320-769-2908, 800-276-0025

Boyd Office: 380 Stockholm Ave, Boyd, MN 56218 PH: 320-855-9900

Renville Office: 208 N Main, Renville, MN 56284 Ph: 320-329-3152, 866-529-4623