

Introducing Mobile Check Deposit

If you have a check to deposit, you can now do so from the comfort of your home using our Mobile App. Follow the steps below to get started.

1. Download our Mobile App from the App Store.



Encompass Niagara FCU
CompuSource Systems, INC

2. If you already have our App, you will need to go to the App store and update the current App for the Mobile Deposit feature to appear.
3. Select Mobile Deposit
4. Make sure to scroll through and read the terms and conditions. Then “agree” to the terms and conditions
5. Enter the amount of the check
6. Select which account you would like to deposit to
7. Take a picture of the front of the check, then off the back of the check.
8. MAKE SURE TO ENDORSE WITH **“FOR MOBILE DEPOSIT ENFCU”** AND **SIGN THE CHECK**. FAILURE TO ENDORSE COREECTLY CAN RESULT IN A REJECTED DEPOSIT
9. Your deposit can take up to 24 business hours to appear in your account. Mobile Deposits are reviewed daily and posted at 4pm. Deposits made before 3:50pm will be posted same day at 4pm. If the deposit comes in after 3:50pm, it will appear in the next business day deposit that occurs at 4pm.
10. **DEPOSITS THAT ARE NOT ACCEPTED:**
 - a. Any Check Payable to any person or entity other than the accountholder(s) to where the check is being deposited
 - b. Checks that appear to be altered or may be suspect to fraud
 - c. Checks made payable jointly (unless going into a joint account in the name of all payees)
 - d. Checks previously converted into a substitute check, as defined by Regulation CC
 - e. Checks not payable in U.S. Currency or drawn on a foreign bank
 - f. Stale dated checks or older dated more than 6 months prior to the date of deposit unless otherwise stated on the check.
 - g. Checks that have previously been deposited through a Mobile Deposit Capture Service offered at any other financial institution.
 - h. United States Treasury Checks
 - i. New York State Tax Return Checks

If you have any questions, contact the credit union for more information at (716)236-7678.