



CREDIT UNION OF  
**OHIO**

ROUTING NUMBER      PHONE NUMBER  
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[www.cuofohio.org](http://www.cuofohio.org)  
800.443.5698

## Mobile Deposit

### Who is eligible to use Mobile Deposit?

Credit Union of Ohio member with an eligible Savings or Checking.

- Must be enrolled in Online Banking, and
- Must have the CUO Mobile App on your mobile device

*Accounts must be in good standing and follow other conditions outlined in the Mobile Deposit Terms and Conditions. Overdrafts and returned deposit items may affect eligibility.*

### How does it work?

1. Login to your CUO Mobile App (search Credit Union of Ohio Mobile if you don't currently have it)
2. Select the "Mobile Deposit" function
3. Select the account you want to deposit into (Savings or Checking)
4. Enter the check amount.
5. You will then endorse the check by writing "For Mobile Deposit only to CU of OH" under your signature.
6. Select "Front Check Image" and take a picture of the front of the check.
7. Select "Back Check Image" and take a picture of the back of the check.
8. Select "Submit"
9. You should receive a message indicating that the deposit was successful and is being held for review.

### What devices can use Mobile Deposit?

1. Apple
2. Android

*The device must have an operable camera. Some older devices may not work with Mobile Deposit.*

### What types of checks can be deposited?

Checks payable in U.S. dollars and from a U.S. Financial Institution including, but not limited to the following:

1. Personal Checks
2. Payroll Checks
3. U.S. Treasury Checks

### How do I know if my deposit was accepted?

You will receive a confirmation message for each successful deposit. You will also receive a confirmation email. If there is a problem with your deposit, you will be notified.

## What are the deposit limits?

Per deposit limit	\$1,000
Daily deposit limit	\$2,500
Rolling 30-day deposit limit	\$5,000

## Is there a cut-off time for deposits?

The cut-off time for deposits is 4:00 p.m. (EST) Monday - Friday and Noon (EST) on Saturday. Deposits submitted after Noon on Saturday - Sunday and holidays will not be processed until the following business day.

## How long should I hold onto paper checks?

Checks deposited using your mobile device should be kept for 30 days. After 30 days, verify that the correct amount has been posted to your account and then securely destroy the check(s).

## How will I know if there is a problem with my Mobile Deposit after submitting?

If a problem arises with your deposit and/or it is not accepted, Credit Union of Ohio will send a notification to your email address.

## How long may I view my deposits in the Mobile Deposit history?

Deposit history is available for the prior 18 months and may be viewed through your mobile device.

## Guidelines to follow:

1. Be sure to place check on a dark, solid surface, and be sure camera is directly over check. Make sure the camera captures all four corners and that the check doesn't have any blurry spots.
2. Endorse check with signature(s) of the payee(s) and mark it "FOR MOBILE DEPOSIT ONLY TO CU OF OHIO."
3. When photographing the back of check, be sure the endorsement is on the right side.
4. Be sure that the dollar amount entered matches the amount on the check.

Some checks can be rejected due to poor photo quality, unusual formats and background features, or missing and/or inappropriate endorsement(s). We reserve the right to reject such deposits and cannot be held responsible for the inability to accept a deposit via mobile banking.