



Frequently Asked Questions – Mobile Check Deposit

What Is Mobile Deposit?

Mobile deposit gives our members the ability to deposit checks into their account by using the camera on their mobile device to take a photo of the check(s) they wish to deposit.

How does mobile deposit work?

Log into the Ocean Financial mobile app, select deposit and select deposit check.

You will be prompted to select the account you want to deposit to. The next screen will ask you to enter the amount, and take a photo of the front and the back of the check (which should be endorsed).

Do I need to endorse the check in a specific way?

You should sign the back of your check with your name and member number and also add “For Mobile Deposit at OFFCU”

Checks should be held for 90 days.

Is there a fee for mobile deposit?

Mobile deposit is a totally FREE feature we give to our members. Your mobile service provider may charge you depending on your data services.

Can anyone use mobile deposit?

Any member who is registered for Online and Mobile Banking can use mobile deposit as long as their device has a camera enabled on it.

Can I make deposits using my iPad?

Yes, you can use your iPad, Amazon Fire or Android tablet to make deposits as long as these devices have a camera enabled.

When will I receive credit for my deposit?

The first \$225 deposit of an aggregate check deposit will be made available immediately. Please review our [Funds Availability Policy](#) for further information on check availability.

Will my check be held?

Please review our [Funds Availability Policy](#) for further information on check availability.

How long do I need to keep the paper check?

We recommend you keep the paper check for 90 days.

You can also check the status of your mobile deposit by logging into mobile banking and going to Check Deposit History. You will see what has been accepted, what is pending and what has failed.

What is the maximum dollar amount of the deposit?

You are allowed to deposit up to \$10,000 via mobile deposit per day. The maximum amount of an individual check is \$5,000. If you need to adjust your deposit limits, speak with a Member Service Rep toll-free at (833) 624-1645.

How many checks can I deposit?

This number is based on the maximum amount of deposits. If two checks are deposited in the amount of \$5,000 each, the maximum dollar amount has been reached for the day. However, a member can deposit one hundred (100) \$100 checks to reach that same dollar limit in a day.

How will I know when my check has been deposited?

You can confirm the deposit by viewing your balance on the account you deposited to.

You can also check the status of your mobile deposit by logging into mobile banking and going to Check Deposit History. You will see what has been accepted, what is pending and what has failed.

Are there any types of checks that cannot be deposited?

We do not accept the following checks via Mobile Check Deposit:

- Foreign checks
- Third party checks (checks not made payable to you, but are endorsed over to you)
- Improperly endorsed jointly held checks
- Post-dated checks

What do I do if my check is rejected from mobile deposit?

If your mobile deposited check(s) have been rejected from mobile deposit, you can try redepositing them through the mobile app or you can visit one of our local branches to deposit with a teller. Please review our [Funds Availability Policy](#) for checks not acceptable via Mobile Deposit.

Can I deposit directly into my savings account?

Yes. By using your mobile app, you can deposit directly into any of your eligible accounts. Eligible accounts include your Share savings account, your checking account, your specialty savings account and your Super Savers account.