

Mobile Deposit Capture

What is Mobile Deposit Capture?

Mobile Deposit Capture is a secure online service that allows you to make your check deposits from anywhere using your mobile phone.

Is Mobile Deposit Capture safe?

Mobile Deposit Capture uses the same security and encryption measures we employ with all of our online banking services. When it comes to our member's deposits, safety is our primary concern.

What are the requirements to use Mobile Deposit Capture?

1. Must have a valid email address
2. Must be a BHCSCU Online Banking user
3. Must use our Touch Banking app
4. Must have an account in good standing

Is there a fee to use Mobile Deposit Capture?

No. Mobile Deposit Capture is free.

How should I endorse the check?

The back of each check must include:

The Payee's signature
Member Number
Via Mobile Deposit

What accounts can I deposit my check into?

You can deposit checks into your checking or savings account.

What types of checks do you not allow?

Third party checks, checks issued outside the US, incomplete and post-dated checks. Savings Bonds, Traveler's checks and Money Orders are also **not** accepted and other restrictions may apply.

How soon will funds be available?

Deposits into Checking accounts will have a 2-business day hold on the deposit amount over \$200. Deposits into Savings accounts will have a 7-business day hold. Any checks deposited after 3pm will be credited to your account on the next business day.

What are my deposit limits?

\$1,500.00 per check limit

\$2,000.00 daily limit

How do I know if my deposit went through and was accepted?

When you make a successful transaction, you'll get an instant response from your application, confirming that your check was accepted. Plus, you'll see the funds appear in your account in real time.

What should I do with the check once it has been scanned?

Once you have deposited your check via Mobile Deposit Capture, securely store it for 15 days before destroying it.

If you have additional questions, please contact Member Services at 214/820/2342