

Mobile Check Deposit Guide

Thank you for using Cottonwood Community Federal Credit Union's Mobile Check Deposit. Follow the steps below to start using this convenient deposit feature today!

What you'll need:

- An Apple or Android smartphone or tablet
- The squirrelRDC app (available in the App Store or Google Play)
- A valid email address
- A properly-endorsed check to deposit (see below)



Step 1: Download the squirrelRDC app.

Although you will be able to deposit checks directly through Cottonwood Community FCU's mobile banking site, you will need to have the squirrelRDC app installed on your device.

Step 2: Log into Cottonwood Community FCU's mobile banking through ccfcu.coop from your phone or tablet.

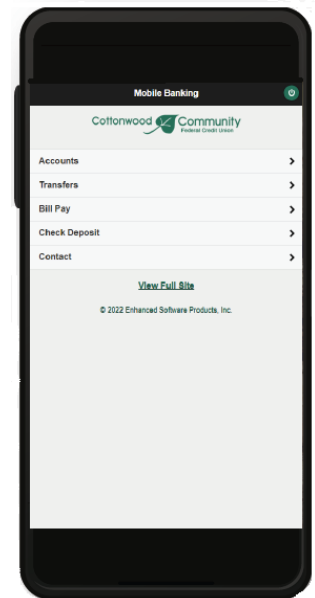
Step 3: Select the "Check Deposit" button.

Make sure you are using the mobile banking site. You may have to give squirrelRDC permission to run as well.

Step 4: Review the deposit guidelines.

For quick and accurate processing, you must:

1. Endorse your check and write "For mobile deposit only at CCFCU" under your signature.
2. ALL signers on the check must also be signers on the account used for the deposit.
3. Follow the app instructions to get a clear check image.



Step 5: Select the deposit account.

Once your check is endorsed and ready to deposit, select “Make a Deposit.” Then, choose a deposit account from the available list.

Step 6: Enter the check amount.

Use the number pad to enter the written amount of the check. Please note that if the written and numerical amounts do not match, you must enter what has been written out. You may be required to contact the check writer to obtain a corrected check.

Step 7: Take front picture.

Select “Take Front Picture.” Follow the instructions to get a clear check image. The check will display in red when the image is not in focus. Once the check is in focus, it will turn green and automatically take the photo.

Step 8: Take back picture.

Follow the same instructions in step 7 to get the image of the back of the check.

Note: To cancel your deposit, you will need to finish the check images, then select the cancel or back buttons.

Step 9: Verify the check images.

Verify the image is clear and the signature is visible. If you need to retake the image, select “Retake Back Picture.” When you are ready, select “Send Deposit.”

Step 10: Verify and send deposit.

Once you have verified the information, select “Send Deposit” again. You will receive an on-screen and email confirmation message. Typically, you will see the funds in your account within two business days. We’ll contact you if we notice issues with your deposit.

Please retain your check for six months after your deposit date and call us if you have any questions.

