

GRCCU Mobile Deposit Assist Questions

Will I Need A Different Username And Password For Mobile Check Deposit?

No! With our new mobile app, you will not need a separate login. Your online banking credentials will log you in both online banking and mobile deposit.

Is There A Fee to Use GRCCU's Mobile Check Deposit?

No – Our Mobile Check Deposit product is free to all eligible GRCCU Members.

How Do I Enroll In Mobile Check Deposit?

On the bottom menu bar of the mobile app, click the “Move Money’ icon and select “Deposit Check”. From here, you’ll be prompted to sign into your online account where you may select “register.” After your registration has been submitted, your account will be reviewed and within 1-2 business days should your account be approved, you will receive a notification.

Can Any Member Enroll In Mobile Check Deposit?

Mobile Check Deposit is open to members that are 18 years or older, have had their account open for at least 90-days, have a current mailing address, have not caused the credit union a loss, have an active account, bring their account to a positive balance at least once every 30 days and are not the subject of any legal or administrative order or levy.

Do I Need To Provide Any Additional Information On My Check When Using Mobile Check Deposit?

Yes – to aid in processing, please make sure you include “For Mobile Deposit Only at GRCCU” along with your endorsement on the back of the check.

Do I Need To Keep My Check After Submitting It Using Mobile Check Deposit?

Yes. It’s a good idea to hold onto all checks you deposit until you can confirm the funds are in your account. Once confirmed, be sure to safely destroy them.

How Long Does It Take For A Check To Post Using Mobile Check Deposit?

Mobile Check Deposits submitted by 8:00 p.m. EST will generally be available for withdrawal by the next business day. All deposits are subject to review and funds from Mobile Check Deposits may not be available for immediate withdrawal.

Where Can I Find A History Of My Mobile Check Deposits?

After logging in, you can select “View Mobile Check Deposit History.” This will provide you with the last 30 days of mobile check deposit transactions and their current status.

Are There Limits To The Checks Members Can Deposit?

*Maximum Dollar Amount Per Item: \$2,000.00

*Maximum Dollar Amount Per Day: \$2,000.00

*Maximum Number of Items Per Day: 5

*Maximum Rolling 30 Day Amount: \$5,000.00