

Mobile Deposit FAQ



What is Mobile Deposit?

TACU Mobile Deposit is the ability to deposit checks to your TACU savings and/or checking accounts by electronically transmitting a digital image of a paper check.

Who is eligible to use TACU Mobile Deposit?

TACU members who have registered for online banking may use TACU Mobile Deposit. Some exceptions may apply.

What are the dollar limits that I can deposit?

Limits are established based on dollar amount and/or number of items.

Deposit limits are:

Maximum Amt of Deposit	Maximum # of Items
\$2,000 per item	10 items per day
\$2,000 per day	10 items per week
\$3,000 per week	20 items per month
\$5,000 per 30 days	

How do I enroll and use TACU Mobile Deposit?

1. Download the Squirrel RDC App from your App Store - after installation you may hide the app from your homescreen as you will not need to access this app to use Mobile Deposit
2. Log into TACU Mobile Banking with a mobile device. Tap "Mobile Deposit," read and accept the Mobile Deposit Terms and Conditions
3. Endorse your check with "For Mobile Deposit at Tomah Area CU only. Acct # _____" underneath your signature
4. Tap "Make a New Deposit" and select the account you want the money to go to
5. Enter the check amount
6. Take pictures of the front and back of the check
7. Review & Submit

How should I endorse my check for mobile deposit?

All checks deposited through TACU Mobile Deposit must be endorsed with your signature and include the words "For Mobile Deposit at Tomah Area CU only. Acct # _____". Checks may be declined if not properly endorsed.

Are there fees associated with TACU Mobile Deposit?

No, there is no charge for using TACU Mobile Deposit, but standard rates and fees may apply from your wireless provider.

When will I have access to my deposited funds?

Under normal circumstances, you will see funds deposited to your account within 2 business days. Funds may not be immediately available after posting to your account. Availability time frames will vary depending on the amount of the deposit, type of check, account standing, etc.

What do I do with the paper check after a mobile deposit has been submitted?

Keep the check in your personal records for 60 days; after 60 days mark the check as "Void" and shred.

What type of items are not eligible for TACU Mobile Deposit?

1. Third party checks
2. Checks with multiple payees
3. Stale dated checks - checks older than 6 months
4. Foreign checks
5. Traveler's checks
6. Money Orders
7. Credit Card or HELOC advances

What happens if there is a problem with a check I tried to deposit?

You will be notified via email or phone call. Be sure to have a current email address and phone number on file with TACU.

What do I do if I submitted a check twice?

When an item is deposited multiple times, it will attempt to clear the paying financial institution multiple times. If you are aware of this error, please contact TACU's Accounting Department to have the secondary deposit reversed. We encourage you to notify the maker of the item. A check adjustment will need to occur between the maker's financial institution and TACU.

What would cause a deposit to be rejected?

Deposits may reject for various reasons such as over the dollar amount limit, damaged check, unreadable check, the item is a duplicate or endorsement is missing. You can visit TACU Credit Union to attempt to have the check deposited.

What if my check was rejected by mobile deposit, but indicated, "For Mobile Deposit Only"?

There are instances where checks are rejected through TACU Mobile Deposit and need to be deposited in person. If the check has been marked that it has already been deposited, call the Accounting Department to assist with the situation.

Why don't I see the "Mobile Deposit" option on my phone?

If you have logged into your TACU Account and are having trouble accessing the "Mobile Deposit" option, clear your browsing history, cache and cookies. Then refresh your screen and log in again.