

Cedar Point Federal Credit Union Mobile Deposit Frequently Asked Questions

What is Mobile Deposit?

Mobile Deposit is a convenient deposit service that allows you to use CPFCU Mobile and your Android or iPhone camera to make check deposits from anywhere.

What are the fees for this service?

Mobile Deposit is provided to our members completely FREE of charge. Please refer to the Share Account Rate and Fee Schedule for information concerning non-sufficient funds and overdraft fees.

What are the benefits of using Mobile Deposit?

Mobile Deposit makes it unnecessary for you to visit a branch to deposit checks, so you save time and money. You also enjoy the convenience of making deposits on your time schedule and in the comfort of your own home or office.

When are Mobile Deposit items processed?

Items received before 3 p.m. EST will be posted the same business day. Items received after 3 p.m. EST will be posted the following business day. All deposits are subject to policies outlined in the Mobile Deposit User Agreement.

Can I view a statement or history of deposits?

Yes. When you choose the "Deposits" tab in CPFCU mobile you will see a link to "View Deposit History".

Can I view the image of a check deposited by Mobile Deposit?

Yes. When you choose deposit history you will have the option to view your check.

Do I need to apply before I can start using Mobile Deposit?

Yes. You can apply for this service using the same Access Application form you use for our other account access services. Your application will be processed according to credit union policies.

Can I scan a check right away?

Once your application is accepted and your account is activated for Mobile Deposit you will receive an email with instructions. Please read the instructions carefully before you make your first deposit.

How do I log into Mobile Deposit?

Once your account is activated you will see a "Deposits" tab in your CPFCU mobile app.

What types of accounts can I scan deposits into?

You can only scan checks into your share draft (checking) account.

Can I still bring check deposits into a branch office?

Yes. Whether you are registered for Mobile Deposit or not, you can still make deposits by whatever method is most convenient for you.

What emails should I expect to receive regarding Mobile Deposit?

You will receive a welcome email when your account is activated for Mobile Deposit. We will also notify you by email if a deposit is rejected or the deposit amount is revised.

What email address will I see when I receive communications about Mobile Deposit?

Most communications from Cedar Point come from our employees' personal mailboxes so you know who to contact if you have any questions or concerns. Email from Cedar Point is always formatted firstinitiallastname@cpfcu.com.

If I do not receive a confirmation email for the Mobile Deposit, what should I do?

The email address we use for Mobile Deposit is the same one we use for all email communications to you. Confirm that we have your current email address under "Preferences" in PCU. If that email address is incorrect, please update it and then let us know by email to cpfcu@cpfcu.com that you have updated your information and to please resend any communications about your Mobile Deposit service.

What types of checks can I scan into Mobile Deposit?

Single-party domestic checks made payable to the owner(s) of your Cedar Point Federal Credit Union account.

What do I do if I have questions about the Mobile Deposit?

You are always welcome to contact our Member Service Representatives at 301-863-7071.

How many checks can be included in one deposit?

Only one check can be submitted at a time with Mobile Deposit.

What is the maximum amount I can deposit into Mobile Deposit?

You can deposit up to \$3000.00 per day. All deposits are subject to policies outlined in the Mobile Deposit User Agreement.

Can multiple deposits be submitted during one day?

Yes. You can even have several scanning sessions per day. The total daily deposit limit is \$3000.00.

Can I expect that all checks will scan correctly?

No. Variations in check sizes, colors, and designs can impact the readability of a check. It is for this reason that we recommend that you keep your check intact for 30 days after you remotely deposit it.

How can I review my online deposit transactions?

By clicking on "View Deposit History" in the "Deposits" tab of CPFCU mobile.

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

Store it in a secure location for at least 30 days, then destroy it (preferably with a shredding machine).

I made a deposit in the morning and got an overdraft fee that day. Why?

Charges for processed checks are posted all day. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, or the scanned deposit was on hold, the deposit was not yet available to pay the debit transaction, which could result in an overdraft. Debit transactions (debit card, checks, or ACH charges) should not be authorized prior to when you have funds available in your checking account. Charges for processed checks are posted throughout a business day.

I scanned a check, then I received an email instructing me to deposit my check at the nearest branch office. Why?

The scanned check might have been outside the criteria for your account. There can be various reasons for this, but it could be due to the check simply being illegible. Therefore, the check should be deposited at one of our branches.

The amount I entered for a deposit is different from the amount I got credit for. Why?

After reviewing the deposited item, it was determined that the amount entered was different from the legal amount on the check. You should refer to the image on your "History" page in Mobile Deposit to verify this information.

My transaction says "complete," but I don't have a credit in my account. Why?

Throughout the business day, you can confirm your online deposits by going to the "View Deposit History" link in Mobile Deposit. "Complete" in the Mobile Deposit history indicates that the Credit Union's review of the item has been completed. However, the item may be part of a batch file that has not yet been posted to your account. Deposits that have posted will be in the transaction history on PCU for the account to which it was deposited.

When I scan a particular check, I can see the check image, but the written information is blank. Why?

Some ink colors are too light for scanners to read. This may also be the result of the check having been written with a gel pen. If you are unable to view the written information in the image, you should bring the check to one of our branch offices. If you submit the item through Mobile Deposit, you will receive an email stating that the scanned items do not meet requirements.



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