Mobile Banking with Mobile Deposit FAQs

Getting Started

Q. What is Mobile Banking?
Mobile Banking is our mobile service that brings banking to your mobile phone & tablets. Mobile Banking allows you to monitor your account from your mobile device at any time by using apps for iPhone, iPad and Android phones and tablets. Check balances, transfer money between accounts, pay bills through BillPayer and even make mobile check deposits with compatible devices.

Q. How do I access Mobile Banking?
You must first be enrolled in Online Banking before you can use Mobile Banking. Once you are enrolled in Online Banking, iPhone, iPad and Android users can simply download the app from the iTunes App Store or Google Play Store and get connected using your Online Banking Log In credentials.

Q. How do I download and install the app?
Download the app from your smartphone or tablet's app store. In your store's search, type in "Campbell Federal CU Mobile Banking", and you'll find the free app.

Q. My phone doesn't have Internet access. Can I still use Mobile Banking?
No.

Q: Is the Mobile Banking app the same for both Apple and Android devices?
While the functionality of the app is identical for both devices, the Menu Bar (navigation) is on the lower part of the screen for Apple and on the top of the screen for Android.

Q. I am having trouble logging into Mobile Banking, what could be wrong?
First, remember that before using Mobile Banking you must be enrolled in Online Banking. If you are enrolled, then try logging into Online Banking first as it is possible that your account is locked out. If you have trouble logging into Online Banking please call the credit union at 800-257-5354 or 856-486-3250.

Q. Is there a fee for Mobile Banking?
There is no fee for Mobile Banking. However, wireless service provider charges may apply.

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www.campbellcu.org

Q: Can minors use Mobile Banking?
Yes. If a child, teen or student has a compatible device and an Online Banking login, he or she can use Mobile Banking.

Compatibility

Q: Which devices are compatible?
Apple iPhones running iOS 9.0 or later and Android smartphones running version 2.2 or later are compatible with Mobile Banking with Mobile Deposit. Apple iPod Touch and iPad devices running iOS 9.0 or later, and Android tablets running version 2.2 or later are compatible with Mobile Banking but not compatible with Mobile Deposit.

Q: Is there a Blackberry or Windows app?
The app is not available for BlackBerry® or Windows® smartphones and tablets. If you have one of these devices, you can login to Online Banking using your phone's standard browser.

Q. I am having trouble viewing the Mobile Banking page in Online Banking because it seems to be cut off on the right.
We have seen this issue in older versions of Internet Explorer, please upgrade to at least version 11.

Login & Security

Q: Do I need to sign up for Online Banking to use Mobile Banking?
Yes. Mobile Banking is an extension of Online Banking. You'll need to establish your Online Banking Login ID and Security Code before you can login to the Mobile Banking app.

Q: How do I login to Mobile Banking?
You can access Mobile Banking using your Online Banking Login ID and Security Code:

Mobile Banking Username = Online Banking Login ID
Mobile Banking Password = Online Banking Security Code

When logging into Mobile Banking, you'll be asked to answer a pre-established security question, verify your Security Image and Phrase and provide your Security Code. If you don't have an Online Banking login, you can enroll in Online Banking at www.campbellcu.org.

Q: Does the Mobile Banking app remember my Username?
Yes. After your initial login to Mobile Banking, the app will remember your Username, but not your Password.

Q. Can I use Mobile Banking on more than one phone?
Yes. Just follow the steps above under "How do I access Mobile Banking?" on additional devices.

Q: Is Mobile Banking safe?
Yes. Mobile Banking uses multi-factor authentication just like Online Banking. This includes your security question, your personal Image and Phrase, your Username and Security Code. No personal account information is stored on your mobile device, keeping your information safe if your device is ever lost or stolen. To further protect your personal information keep the following guidelines in mind:

- Do not store your Online Banking Security Code in the device browser. Storing the Security Code would potentially allow another person to follow the bookmark and log in. Quit out of the browser after each internet banking session to erase session information and keep an unauthorized person from using the "back" browser function to re-enter your Online Banking.
- If the device is lost or stolen, you should contact your mobile carrier for assistance in locating and/or disabling your mobile device immediately.
- Enable your device's power-on security feature so someone can't simply turn on your device and have access to your device and its apps.
- Always use the "log-off" feature, when available, and then completely close out the app or browser after each Mobile Banking session.

Accounts

Q: What accounts can be viewed in Mobile Banking?
Any accounts that can be viewed in Online Banking can be viewed in Mobile Banking.

Q: Can I change account names in Mobile Banking?
No. If you want to nickname an account, you need to do that in Online Banking. Once an account name is changed, the updated name will appear in Mobile Banking.
Helpful Tip: You can nickname your accounts to make managing your money easier. For example, you might have accounts named "Mom's Auto Loan" or "Vacation Savings," depending on your needs. Once you establish the nickname in Online Banking, it displays in Mobile Banking.

Q. I have more than one Campbell Federal Credit Union account, can I access multiple accounts on one device?
Yes, simply select the "Change User" button when you launch the app to enter a different Login ID.

Transfers, Payments & BillPayer

Q: Are transfers completed real-time in Mobile Banking?
Yes. Similar to Online Banking, transfers completed in Mobile Banking are done instantly.
Q: Can I make a loan payment in Mobile Banking?
Yes. You can transfer funds from an account to a loan to make a payment under the same login.
Q. Can I pay bills using Mobile Banking?
Yes. If you already have Payees (Billers) established in BillPayer using Online Banking, the "Payments" option will be available on your Mobile Banking menu bar. Selecting the "Payments" option allows you to make payments in Mobile Banking.

Q. Can I add new companies or billers in Mobile Banking?
At this time you can only pay existing companies or billers you have previously set up in Online Banking.

Q. Can I set up recurring payments in Mobile Banking?
Recurring payments must be set up in BillPayer using Online Banking. One-time payments can be made through Mobile Banking once the company or biller is established in BillPayer using Online Banking.

Q. Can a payment be canceled or changed once it's submitted through Mobile Banking?
Yes. The payment can be canceled or changed by selecting "Payments" on the menu bar and clicking on "Cancel/Change."

Q. Will the "Payments" option on the Mobile Banking menu bar appear automatically once BillPayer is set up using Online Banking?
The "Payments" option will appear on the menu bar once you have established a Payee (Biller) in Bill Pay using Online Banking. If it does not appear immediately, restart the app on your mobile device and log in again. You should not need to re-install the app to begin using the "Payments" option.

Deposits

Q: What is Mobile Deposit?
Mobile Deposit is a feature of the Campbell Federal Credit Union Mobile Banking app that allows you to make check deposits using your camera (using compatible devices).

Q: What accounts can deposits be made to through Mobile Deposit?
Members can make deposits to their personal savings accounts or checking accounts only.

Q: Can I make deposits to a loan account to make a payment?
No. You cannot make deposits to loan accounts. Deposits can be made to a savings or checking account. Once the deposited funds become available, you can then transfer the money to a loan account to make a payment.

Q: How do I deposit a check using Mobile Banking?
With Mobile Deposit, you can deposit a check using an Apple iPhone running iOS 9.0 or later, and an Android smartphone running version 2.2 or later. In addition, you'll need a wireless internet connection.

Q: Do Mobile Deposited checks need to be signed?
Yes, endorse or sign the check with your signature. Without the endorsement, your check will be rejected. Checks made payable to two parties must be endorsed by both. All Payees must be named on the account to be credited.

Q: Are there any special endorsement requirements for checks deposited through Mobile Deposit?
Yes. All checks deposited through the service must be endorsed by any and all payees with a restrictive endorsement "For Mobile Deposit only".

Q: What's the maximum amount I can deposit using Mobile Deposit?
For checking accounts in good standing, a daily limit of $5,000.00 is in effect.

Q: When does a Mobile Deposit Post and funds become available?
On weekdays (excluding holidays), the cutoff time for same business day posting is 2:00pm EST. Deposits made after the 2:00pm EST cutoff will be posted the next business day. Deposits received after 2:00pm EST on Friday or on Saturday or on Sunday or on any holiday will be posted the next business day. Posting usually occurs before 5pm EST time. Up to $200 of your deposit will be available the following business day. The remainder will be placed on hold for up to 2 business days. Longer holds may apply in certain situations.

Q: How can I be sure the deposit image is accepted?
For best results, ensure the image of your check is inside the four corners of the box, the information on the back is legible, and it is properly zoomed in or out as necessary.

Q: Can I deposit more than one check at a time?
Each check is deposited individually and requires its own photo. There is no limit to the number of deposits you can make per day. However, the daily aggregate deposit limit applies.

Q: What is the daily deposit cut off time to be considered deposited on the same day?
The Mobile Deposits need to be submitted before 2:00 pm EST, Monday through Friday, to be considered deposited on the same day, excluding holidays. Deposits are not posted on holidays, Saturdays or Sundays.

Q: How do I know if my Mobile Deposit was accepted?
Check your Deposits tab to review Deposit History. You will be able to see Pending, Failed and Accepted deposits.

Q: Where do I find my deposit history?
The deposit history can be found under "Deposits" on the Mobile Banking menu bar.

Q: Can a deposit be canceled once it's submitted through Mobile Banking?
No. Once a deposit is submitted, it will begin going through the deposit process. If you feel there is an issue with a check, immediately call the credit union to have the deposit rejected.

Q: What do I do if a check failed to deposit?
If you can't get a check to deposit by the mobile application after multiple attempts, present the item to any of our convenient locations. An additional hold on funds may be applicable.

Q: How long will my check image be available through View Deposit History?
Check images will be available for 90 days for those checks deposited through Mobile Deposit.