

Mobile Deposit Instructions

To sign up as a user:

1. Download the Peninsula Federal Credit Union app from the App store.
2. On the home page select the drop-down menu and choose the deposit tab. Choose Sign up for username and password – hit sign up for mobile deposit
3. Enter credentials: username, password, first name, last name, phone number, email and then choose **Add accounts***.

***After entering account information hit add account again until all applicable accounts have been added. When finished adding accounts, choose back in the upper left hand corner to complete the sign-up process.**

[To aide in deposits being posted automatically, account numbers must be in the following format:](#)

If your base account number is 1111 then the formats are as follows:

Savings – 1111000

Checking – 1111020 or 1111021

Endorsement Requirements:

1. A signature is required on the back of the check and “For Mobile Deposit” must be clearly written under the signature before submitting.
2. A signature is required on the back of the check and the “For Mobile Deposit” box must be checked under the signature if available before submitting.

To Make Deposit:

1. Complete steps 1 thru 4 above.
2. Enter login credentials - then “login”
3. Choose “add” in the upper right-hand corner

4. Choose “account” and enter the account you have registered for Mobile Deposit you would like the check deposited into.
5. Enter the “amount” to be deposited.
6. Click on “front” – take a picture of check front keeping the check fit in designated area. Repeat with “back”.
7. Choose “continue” in the upper right-hand corner.
After you have read the user agreement, hit “accept” in the upper right-hand corner.
8. You will either receive an error message asking you to retake the picture of your check OR a confirmation message the deposit has been received.
9. Please mark the check as deposited so it won’t get deposited again and keep the check for 14 days in case it is needed for verification.

Thank you for enrolling in mobile deposit. To protect the Credit Union from losses, each account holder will have established deposit limits. These limits will be reviewed periodically, making changes as needed. Deposit limits may be changed according to credit worthiness, account standing, and deposit activity and/or abuse. If your deposit exceeds the set limit, it will be forwarded to the Credit Union for manual review. If approved, funds will be credited to your account on the next open business day. If a check needs a hold placed or is denied, you will receive a notification on your mobile device.

If all enrollment and deposit criteria are met with no manual review, funds will be automatically deposited to your account. [These automatic deposits are posted seven days a week at the following times: 8:30AM, 12:30PM, 4:30PM, and 11:30PM Eastern Time. The cutoff time is 30 minutes prior to deposit time stated above. Example: if you would like your check to be deposited for the 4:30 pm time, you would need to log in and make the deposit by 4 pm.](#)

Notifications will be sent through the mobile application if enrollment or checks are approved/denied, sent for manual review, or placed with a hold. **You must authorize alerts on your mobile device in order to receive these notifications.**

The Credit Union reserves the right to revoke authorization, adjust deposit limits, and deny/reverse checks at any time, without notification, due to abuse of this service.

For questions please call: Main Office: 906-789-6400, Mill Office: 906-786-2732 or our Menominee Office: 906-863-5382