



Mobile Banking

Frequently asked questions

What is Mobile Banking?

Mobile Banking is a secure, convenient, and FREE service that allows FLAG members to deposit certain types of checks into their eligible FLAG accounts from anywhere, eliminating the need to send checks in the mail, or driving to FLAG or an ATM!

How do I gain access to Mobile Banking?

Simply download the FLAG Credit Union Mobile app for Android or iPhone. After reading the terms and conditions, select Accept. Select Accounts. If you have access to FLAG's Home Banking you will use the same credentials to enter Mobile banking. If you have never used Home Banking, simply enter your user ID and select the Enroll Now button to sign up.

How do I make deposits?

- Go to your FLAG Credit Union Mobile app
- Click on the Make a Deposit button
- Log into your FLAG Account
- Endorse the back of your check with the detailed endorsement listed on the screen
 - IMPORTANT: Checks missing the proper endorsement may be returned
- Select the account the funds are to be deposited to
- Enter the dollar amount
- Following the instructions on the screen, take a picture of the front and back of the check; ensure they are legible.
- Submit

Checks rejected from FLAG Mobile Deposit for improper endorsement may be rescanned at the direction of FLAG.

After you have made your deposit, you will receive a confirmation, within the app. You will see the item pending in your account, depending on the time of day (cutoff time).

Is Mobile Deposit safe?

Absolutely! You are protected by the same secure technology found on your account.

How quickly will I see the check reflected in my balance?

Deposits made before the 5:00PM cutoff time on any business day will be verified before the end of the same business day, which will be reflected in your account balance. Deposits made after 5:00PM during the week or on weekends and holidays will be verified by the end of the next business day. All items are subject to hold per the FLAG Funds Availability Policy.

How long will my checks be on hold?

Like check deposits made over the counter, items deposited via Mobile Deposit are subject to hold per the FLAG Funds Availability Policy.

What kind of checks can I deposit?

Checks presented for deposit must be drawn on a U.S. financial institution, in U.S. dollars. Generally, the following items are accepted:

- Personal Checks
- Government/Treasury Checks
- Business Checks
- Cashier's Checks

Should you have questions about the eligibility of a specific check, please carefully review the "Eligible Items for Deposit" section of the Mobile Deposit [Terms and Conditions](#) for a full list of items that can be negotiated through this service.

How long do I have to keep my check?

Please keep the check on hand for 30 days should it be needed for additional verification. Should this occur, you may need to bring the item to FLAG. After 30 days, you should destroy the check (shred, etc.).

Tips to avoid attempting to re-deposit a check:

After your check appears as a processing deposit in your account, please notate on the check, either by placing an 'X' in the corner of the check or some other symbol that will tell you that the check has been deposited. This will help avoid accidentally attempting to deposit the item again. After depositing the item, the check should be stored in a secure place until destroyed.

It is important to make sure that you do not attempt to redeposit an item that has already been processed. Attempting to redeposit an item may result in the service being revoked temporarily or permanently.

Please avoid defacing the item or writing "void" on the check should the item need to be represented in person or electronically to verify more information regarding the check. Checks should be destroyed after 30 days (shred, etc.).

What do I do if I am having difficulty using the service?

Make sure all updates have been installed on your mobile device and you have internet service. Due to the wide range of mobile providers we would recommend you contact your internet service provider. Should you need general guidance with how to make a deposit, please read the "How Do I Make Deposits" section of this FAQ.

[Click here](#) to view the full Mobile Deposit Terms and Conditions.