Mid Oregon Credit Union
Mobile Deposit FAQ's
(Frequently Asked Questions)

Q: What should I do with my check after I send it through for deposit?

A: After the check has been submitted and it shows as "complete" in the deposit listing, write "MD" or "Mobile Deposit" and today's date on the front of the check. Keep the check in a safe place and destroy (shred) the item after 45 days.

Example:

Q: When setting up a user name and password, what are the requirements?

A: User name must be at least six characters long. Password must contain all of the following: one upper case letter, one number, and a special character (!, *, #, etc).

Q: Once I have downloaded the app, where can I read about requirements and other Mid Oregon information?

A1: On your iPhone or iPad you will be able to access other buttons at the bottom of the app, which have additional information about Mid Oregon locations, hours, disclosures, etc., including the Mobile Deposit Service Agreement.

A1: On your Android, click on the hidden button to the left of the bottom center raised button. From there you will be able to view additional information about Mid Oregon locations, hours, disclosures, etc., including the Mobile Deposit Service Agreement.

Q: I took a picture of my check and deposited it in the app, so why don't I see it in my account when I log into online banking?

A1: Did you scan it after 3:00 pm? If so, you will not see it in your account until the following business day. If you scanned it before 3:00 pm, we post the deposits throughout the day.

A2: If you don't see it in your available balance, we may have had to place or extend a check hold on the item (see "disclosure" information in the app).

A3: In your submitted deposit listing on the app, look for the word "accepted" or "rejected" to the left side of the screen for each deposit made. If rejected, try resubmitting the item and watch for any error messages from the app. If the item continues to reject and you feel it is acceptable for deposit, it will need to be handled by a Mid Oregon staff member. Please bring it into a representative at your Mid Oregon branch, place the item in our night depository, or deposit it to an ATM. If the check is drawn on a financial institution outside of the United States (foreign item), it will be rejected. The app will also reject non-negotiable items.

Q: What do I do if I can't remember my user name and/or password?

A: Click the help button and it will walk you through resetting your credentials.

Q: How long can I view my deposits on the app?

A: You will be able to view the last 15 deposits you have submitted via the Mobile Deposit app. You can view deposits and/or account history in the online banking system for at least 6 months.

Q: The app keeps kicking me out, why?

A: The app will automatically log you out after 5 minutes of inactivity. Also, if you're using an iPhone or iPad, the "add deposit" button is close to the "logout" button. Be sure to carefully choose one or the other.

Q: I accidentally deposited the same item twice! What should I do?

A: Watch for an adjustment to your account via online banking. If you don't see an adjustment for the duplicate deposit within 2 business days, please call or e-mail the Credit Union and provide the dates and amount of the deposits in question.

Q: I want to write a check from another institution for deposit to my account at Mid Oregon. Who do I make it payable to?

A: You should make the check payable to yourself and then endorse the back of the check.