

Montana Federal Credit Union's Mobile App is now available! Need to deposit a check? Transfer funds or pay bills on the go? Banking at Montana Federal Credit Union just became that much easier!

Download our free Mobile App from your device's app store and get access to these great features!

- Mobile Deposit – deposit a check from your mobile device any time, any place
- Safe and secure Bill Pay
- Easily transfer funds between accounts
- Track your spending patterns through Spending Graphs

Frequently Asked Questions

What can I do in Mobile Banking? With Mobile Banking, your local branch is always open! You can view your account balances, transfer funds between your MFCU accounts, pay bills, and more all from the convenience of your mobile phone. *Please note, even though bill payments may be made through mobile banking, you must initially add payees through Online Banking.*

Who is eligible for Mobile Banking? All members are eligible for Mobile Banking. All you need is an active Online Banking account.

How much does Mobile Banking cost? Mobile Banking is just another free service that we offer to our members at Montana Federal Credit Union. However, the ability to view web pages from your cell phone may carry additional charges from your cell phone service provider. Please refer to your wireless provider to inquire about carrier and web access charges.

How do I access Mobile Banking? To access Mobile Banking, simply download the Montana Federal Credit Union Mobile App through your device's app store. You can also find a direct link to our app on our website's homepage, www.montanafcu.com. Our Mobile Banking app should work on any mobile device that has an Internet browsing program, an active data plan, and a reasonable signal through which to transmit and receive data.

Is Mobile Banking secure? Because security is one of our greatest concerns, our Mobile App features a Multifactor Authentication process to securely identify your phone. The first time you log in, you will be asked one of your personal challenge questions to confirm your identity. You won't be asked this again unless you attempt to visit Mobile Banking from a different cell phone. In addition, when you close your browser or the Mobile Banking app, your Mobile Banking session ends to protect your personal data.

What happens if my phone is lost or stolen? If your phone is lost or stolen, your personal banking information is still secure. If someone tried to access your accounts from your phone, they would still need your User ID and password to log in. Please call the credit union to lock your account until you can locate your phone, or establish new, secure log in and password information.

What is SMS Banking? SMS Banking, or text banking, allows you to retrieve information and manage your accounts via text message from your mobile device. Simply text a command to Montana Federal Credit Union's shortcode 86020 to receive information on account balances, transaction history, or to

transfer funds between your MFCU accounts. In our Mobile App, simply activate your phone in the SMS Banking field to get started!

What is Mobile Deposit? Mobile Deposit allows you to take pictures of the front and back (endorsed) of a check payable to you and make an instant deposit to your account.

Who is eligible for Mobile Deposit? All members who have maintained an eligible checking or savings account for 60 days, are currently enrolled in Online Banking, and who have accepted the Mobile Deposit Terms and Conditions are eligible to use Mobile Deposit. *Use of Mobile Deposit is subject to final review by Montana Federal Credit Union, which may include information obtained from a consumer reporting agency such as a credit bureau or ChexSystems.*

Is there a cost to use Mobile Deposit? No, Mobile Deposit is just another one of the free services we offer at Montana Federal Credit Union.

Are there limits to deposits I can make through Mobile Deposit? There are monetary limits on the amount of deposits you can make. Members may deposit up to \$2,500 per business day. However, multiple checks (up to 5) can be included in one deposit, and multiple deposits may be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the daily \$2,500 limit.

How does Mobile Deposit work? Simply sign the back of your check as you would a regular check deposit. Ensure you are in a well-lit area with indirect lighting. Place your check on a solid color, dark surface. Take a picture of the front of your check, then take a picture of the back of your check. Your check will be deposited into the account you designate (any of your MFCU checking, savings, or loan accounts). Check the History tab to ensure that your check has been accepted; just because your check is “received,” does not mean we will accept and deposit it. *Please retain your original check(s) for at least 30 days after your mobile deposit is accepted. After that time, you should securely destroy the original check(s).*

What types of checks can be deposited? Single-party, domestic checks made payable to the owner of the Montana Federal Credit Union account may be deposited through Mobile Deposit. At this time, we are unable to accept the following checks:

- Any item drawn on your own account
- Any item that has already been accepted or rejected for deposit
- Any item that is stamped with a “non-negotiable” watermark
- Any item that contains evidence of alteration to the information on the check
- Any item that is incomplete
- Any item that is “stale-dated” or “post-dated” (meaning 6 months or older)
- Savings Bonds
- Any third party check (any item that is made payable to another party and then endorsed to you by such party)

When will my deposit be available? Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit in one of our branches. Generally, mobile deposits made within our member's approved mobile deposit limits will be made available the same day. Longer delays may apply for items where the credit union has a reasonable doubt of collectability, for accounts deemed not in good standing, or in the event of an emergency causing a failure of communication equipment. All funds availability are subject to approval. Any communication we send about a hold on your funds supersedes any previous communication you may have received from us.

Mobile Deposit Tips

Always endorse your check, just as you would when depositing it at one of our branches

Take photos of your checks in an area with good, but indirect, lighting, preferably on a solid color, dark surface.

Make sure the bottom of the check is aligned with the base guideline on the camera when taking a picture of your check. Make sure the entire check appears in the camera guidelines and fills the space as much as possible.

Keep your checks for 30 days after depositing through Mobile Deposit.

Always remember to log out of our mobile app when you are finished with your banking. Our wish is to keep your accounts secure at all times!

Questions? Our Support Center is available to assist should you have questions about Mobile Banking, SMS Text Banking, or Mobile Deposit. You can reach us at (406) 727-2210 or 1-800-721-2242.