

HOCU Remote Deposit FAQs

What is Remote Deposit?

Remote Deposit lets you deposit checks into your HOCU account anywhere, anytime using your mobile device.

Is Deposit safe?

Yes. Mobile Deposit requires you to login to the HOCU Mobile Banking App with your username and password.

Who is eligible to use Remote Deposit?

- Your HOCU account must be opened for at least 60 days
- Must be at least 18 years of age
- Must be enrolled in Online and Mobile Banking App
- Must not be more than 30 days delinquent on any share account or loan with us
- Your mailing address on your account with us must be current
- You must have a valid email address on your account

Is there a fee for Remote Deposit?

HOCU does not charge any fees for using Remote Deposit.

What account types can I make a Remote Deposit into?

Remote deposit can be used to deposit checks into any HOCU savings or checking account.

How must I endorse a check deposit with Remote Deposit?

- Your signature
- For HOCU Mobile Deposit Only
- Check# (listed in the front of your check)

Can I make multiple deposits in one day?

Yes. You can submit multiple deposits in one day, as long as you do not exceed your daily and/or monthly deposit limits.

When will funds from Remote Deposit be available?

Funds will be available on the 3rd business day after the date of deposit.

Can a Remote Deposit be canceled?

A check that has been submitted for mobile deposit cannot be canceled.

Have more questions?

Contact HOCU at 808-777-5646