



## Mobiliti\* with NEFCU 2GO Mobile Deposit App

*Anytime, Anywhere Account Access from your mobile device.*

Deposit checks to your credit union account ANYWHERE at ANYTIME!! Isn't it amazing how so many of us have come to rely on our smartphones. And now you can use it to deposit checks directly to your Nebraska Energy Federal Credit Union checking account. No more sending deposits through the mail or making a trip to the credit union (although we always enjoy the visits 😊).

Mobile Deposit is available through our mobile app NEFCU 2GO. Using your smartphone you can now securely deposit checks into your checking account from anywhere you have access to an iOS or Android device with a camera and connection to the internet!

NEFCU 2GO is a free service for our Virtual Branch Online Banking members\*

- Mobile Deposit - Deposit checks using your mobile device
- Manage multiple accounts on the go
- View Balances
- Pay Bills with FREE Bill Pay Service
- Transfer Funds

\*Message and data rates may apply. Your mobile service provider may charge internet access fees. Internet access is needed for NEFCU 2GO. Check with your service provider for details on specific fees and charges for mobile internet access.

**Mobiliti:** this service allows you to receive texts and alerts set up on your Nebraska Energy Federal Credit Union account. Mobiliti is not required for use of the NEFCU 2GO mobile deposit.

**NEFCU 2GO:** Mobile Deposit app that allows members to deposit checks directly to your Nebraska Energy Federal Credit Union checking account anytime, from anywhere.

### Important!

**Logon ID:** NEFCU 2GO Mobile Deposit App requires a 6 character Logon ID. If your Virtual Branch Logon ID is less than 6 characters you will be required to "prefill" with "0" or "00".

### Endorsement Requirements:

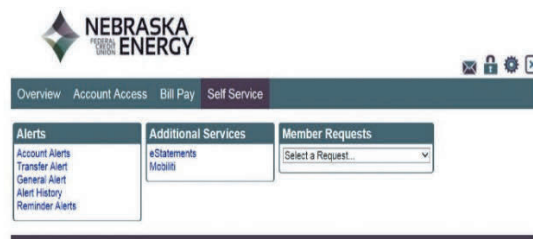
All checks deposited using Mobile Deposit require:

- **Endorsement of all payees**  
*and must include the words:*
- **For Mobile Deposit Only at NEFCU**

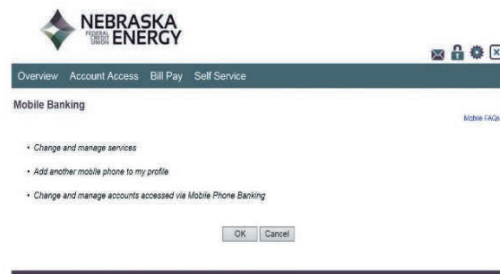
**Use of the Mobile Deposit feature NEFCU 2GO requires credit union authorization and an NEFCU checking account. Contact the credit union to qualify for use of this service.**

**Get Started:** Members are required to be enrolled in Virtual Branch Online Banking. To enroll in Virtual Branch Online Banking:

- Go to [www.ne-fcu.org](http://www.ne-fcu.org)
- **Enroll** or **Log** into Virtual Branch Online Banking
- Click on the **Self Service Tab**
- Click on **Mobiliti**



- **Click Sign Up**



The terms and conditions will appear. **Check "I accept these Terms and Conditions"** then click **continue**.



## NEFCU 2GO App

The NEFCU 2GO app is required for the use of mobile deposit.

There are three (3) options to download:

1. Download the app from the app store on your device. Search NEFCU 2GO
2. Download the app directly from the images within Virtual Branch.



OR Send me the download link via text message to this number:

Send

3. Download the app from a text link. You must provide your phone number under the options "For your phone" then Send



OR Send me the download link via text message to this number:

Send

Open text. Click the link and follow the prompts to download the Nebraska Energy Federal Credit Union iPhone Application

## Make a deposit using the NEFCU 2GO Mobile App

- Log onto your account
- From "Deposit" Click on "Deposit Check"
- Choose "Checking"
- Enter amount
- Endorse the back of the check with signature(s) of payee(s) and include the words "For Mobile Deposit Only at NEFCU"
- Take a photo of the front and back of check. Photograph the check against a background that provides a strong contrast and remove any objects that show up in the picture. Also ensure the entire check is visible, in focus and well lit. Make sure the MICR line (numbers on the bottom of the check) is readable.
- Accept the photograph
- Repeat the process for the back of the check
- Review and approve the images and click "Next"
- Review the deposit and click "Confirm"

That's it! You can check the status of your deposit at any time. Status include: Pending, Failed and Accepted.

It is recommended that once the deposit is confirmed that you write on the check "Deposited from Mobile" to remind you that the check has been deposited. We also recommend storing the deposited check for a minimum of 30 days before safely destroying it.

## FAQ

**Who is eligible for Mobile Deposit?** You must have an active checking account.

### Checks accepted through Mobile Deposit:

- Personal checks
- Cashier's Checks
- Corporate/Business Checks
- Government Checks

### How many checks can I deposit?

- Maximum daily aggregate amount: \$5,000
- Maximum monthly aggregate: \$20,000

### Checks not accepted via Mobile Deposit:

- Checks payable to a person/entity other than yourself
- Money Orders, Travelers Checks
- Counter Checks, Amex Gift Cheques
- Altered Checks
- Checks drawn on financial institutions outside the United States
- Checks not payable in United States currency
- Post-dated checks
- Savings Bonds

**When will deposited funds be available in my account?** Deposits received and accepted prior to 2:00 p.m. CST will be credited same day.

### Are there fees associated with Mobile Deposit?

The Mobile Deposit service is offered FREE to members. Charges for returned deposit items and other transactions are outlined in our Fee Schedule.