



### **How is the Mobile Banking App different from Online Banking?**

The mobile banking application is stored on a mobile device. The app does not have to “re-download” itself every time it’s opened. The AOACU mobile banking app delivers a better user experience with more visually appealing features and functionalities.

### **If I lose my mobile phone, can someone access my Mobile Banking accounts?**

Our mobile banking app requires you to enter a username and password to view your account. Your mobile device will not store any of your account activity, so your information is safe. Contact your mobile carrier immediately if your phone has been lost or stolen.

### **What is my Username/Login ID and Password?**

To access your account through AOACU’s mobile banking app, use your current online banking username and password.

**I think I got locked out of Mobile Banking. What do I do?** If your account has been locked due to incorrect login information, please contact us during regular business hours by phone 517-323-1370 or by email: [credit.union@aoins.com](mailto:credit.union@aoins.com).

### **What is Mobile Deposit?**

Mobile Deposit is a free service offered to our members through our mobile banking app. It allows members to electronically deposit checks into their AOACU account using the camera on a smartphone or other electronic device.

### **Is there a cost to use Mobile Deposit?**

No, our Mobile Deposit product is free to eligible AOACU members.

### **How do I access/enroll in Mobile Deposit?**

Mobile Deposit can be accessed when logged into AOACU’s mobile banking app. Registration is required and access approval usually takes 1 business day.

### **How long does it take for a check to post using Mobile Deposit?**

Mobile deposits will be posted by the next business day. A business day does not include holidays or weekends. Note: If there is an issue with the deposit, we will contact you by email or phone.

### **Are there different “check hold” rules for Mobile Deposit?**

No, the same hold rules apply as if someone was depositing at the Credit Union.

### **What types of checks are accepted through Mobile Deposit?**

Personal checks, business checks, or cashier's checks

Any of the above checks must be payable to the account holder on the account and must be in US funds.

Foreign Checks are not accepted.