

It's free. It's fast. It's secure.

Here's how it works:

1. Download Mobile Banking app
2. Open the app – Foam Lake CU
3. Tap deposit
4. Enter your account and the amount of your deposit
5. Snap a photo of the front and back of your cheque
6. Tap submit

Spend less time banking and more time on what's important to you.



For you

- Saves time
- More convenient than manual deposits
- As easy as taking a picture
- As secure as physical cheque cashing

For your business

- Works wherever business takes you 24/7
- Streamlines accounting tasks
- Improves cash flow
- Easy to implement

After you deposit

- Write "deposited" across front of cheque
- Store it for 90 days (do not send it to us)
- Destroy cheque within 120 days
- Funds appear right away but normal hold times apply

Frequently Asked Questions

- **When I make a deposit using the mobile banking app, is the money available for me to use right away?**
- The deposit will be seen immediately in your account activity but will not be included in the available balance. Similar to deposits at an ATM or in the branch, there are often holds on deposit items. Please check with Foam Lake Credit Union for specific details related to hold policies.
- **Can I deposit a US dollar cheque?**
- Only Canadian dollar cheques can be deposited, and only into accounts located in Canada. The ability to deposit US dollar cheques drawn on US financial institutions, or US Dollar cheques drawn on Canadian financial institutions, is being developed.
- **What devices are supported?**
- Deposit Anywhere™ is supported on iOS and Android. Please check with Foam Lake Credit Union for specific details related to hold policies.
- **Is depositing cheques with a mobile phone safe?**
- Deposit Anywhere™ is safe and secure. This service is not a third-party app and does not require a separate download. By including it within the mobile banking app, your mobile banking transactions are protected and confidential. Cheque images are not stored on your device. Public and free Wi-Fi connections should not be used for banking transactions; for enhanced security we recommend that you use your carrier's internet connection.
- **Is there a dollar limit per individual cheque deposit, a daily deposit limit or maximum number of cheques that can be deposited per day?**
- Please contact Foam Lake Credit Union regarding policy relating to deposit limits and cheque limits.
- **What do I do with the cheque after I deposit it?**
- After depositing your cheque with Deposit Anywhere™, simply write "Deposited" across the front of the cheque and store it in a safe spot – your credit union may need it for verification purposes. After 120 days, you can safely dispose of the cheque by shredding it. There is no need to mail in the physical cheque.