

# Mobile Deposit **Quick** Tips

## **Deposit Guidelines:**

- Up to \$15,000 per day may be deposited.
- Checking Account required to use Mobile Deposit.
- Checks must be endorsed on the back and must include “NMCU Mobile Deposit Only” with the endorsement.
- Carefully enter check amount to ensure it matches the written amount on the check.
- Take photo in a well lit area and avoid shadows on the check image. Keep all
- check corners in the view finder and hold phone flat and steady when taking the photo.
- The MICR line (string of numbers on the bottom of the check) must be readable.
- A solid, flat dark background behind the check works best.
- Once the deposit is approved, the original check must be kept for 14 days, and then securely destroyed.

## **Funds Availability:**

- All mobile check deposits are subject to review and approval. Standard
- check holds may apply.
- Be sure to check the status of your deposit within the Deposit History section of the app.
- Funds deposited **before 2:30pm** on a normal business day will generally be available after 6:30pm on the same day.
- Funds deposited **after 2:30pm** on a normal business day, on a weekend or an NMCU defined holiday will generally be available after 6:30pm the following business day.