

Mobile Deposit **Quick** Tips

Deposit Guidelines:

- Up to \$5,000 per day may be deposited
- Checking Account required to use Mobile Deposit
- Checks must be endorsed on the back and must include “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 3:00pm** on a normal business day will generally be available after 6:30pm on the same day
- Funds deposited **after 3:00pm** on a normal business day, on a weekend or an NMCU defined holiday will generally be available after 6:30pm the following business day