



Educational Tips on using Mobile Check Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and also label it "For Mobile Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus, there are no shadows across the check, and the MICR line (numbers on the bottom of your check) is readable before submitting your deposit.

Checks not accepted:

- Checks drawn on a financial institution located outside the United States
- Remotely created checks (whether in paper form or electronically created)
- Substitute checks (whether in paper form or electronically created)
- Checks drawn against a line of credit
- Checks payable to any person or entity other than you
- Checks payable to you and another person or persons jointly unless deposited into an account in the name of all payees
- Checks containing obvious alteration to any of the fields on the front of the check.
- Checks dated more than six (6) months prior to the date of deposit;
- Checks not payable in United States currency
- Checks which have been returned for insufficient funds or stopped payment

What to do with a check once mobile deposited:

After transmitting the deposit item to us, we ask that you retain and securely store the original check for a minimum of two (2) calendar days, but no more than fourteen (14) calendar days, from the transmission date. After that time period, you should securely and irretrievably destroy or clearly void the original check.