

Frequently Asked Questions on Mobile Deposit

What are the basic deposit steps?

1. Enter the amount of the check.
2. Select the account into which you want the check deposited.
3. Endorse the back of the check by signing it followed by “For Mobile Deposit Only at 1st Ed CU” underneath your signature.
4. Take a picture of the front and back of the check with your mobile device
5. Verify the photos and deposit details.
6. Submit your deposit.
7. Save your check for thirty days.

When Will My Check Be Available?

1. Your funds will be placed on hold until the check is reviewed for accuracy.
2. Your funds should be available the next business day, unless you are notified by 1st Ed of an extended hold.
3. Save your check for at least thirty days after the deposit is made.

What do you mean by endorse the check?

1. The checks must be signed by you followed by “For Mobile Deposit Only at 1st Ed CU” underneath your signature.

Which check types can I deposit using my mobile device?

1. Personal checks that are payable to you.
2. Business checks that are payable to you.
3. Government checks that are payable to you.
4. All checks must be drawn on a U.S. financial institution.

Which check types are not accepted?

1. Checks payable to someone other than you.
2. Foreign checks.
3. Money orders.
4. Traveler’s checks.
5. Savings bonds.
6. Post-Dated Checks.
7. Checks That Have Been Altered.
8. Stale Dated Checks.

What is the best way to make the check deposit?

1. Close all other running applications.
2. Confirm the amount you enter matches the amount on the check.
3. Verify that you have endorsed the back of the check.
4. Flatten out crumpled and/or folded checks.
5. Take the check picture with good lighting.
6. Place the check on a dark, non-reflective surface.
7. Take the picture from straight above the check.
8. Make sure the check is within the horizontal and vertical lines when taking the picture.
9. Keep the phone steady.
10. Confirm that the entire check is visible and in focus before submitting.

What are the daily and monthly limits on mobile deposits?

Daily limit: \$3,000
Monthly limit: \$5,000

Daily # of checks: 5
Monthly # of checks: 10

