



### What is Remote Deposit Capture (mobile deposit)?

Remote Deposit Capture is a service that allows you to deposit checks into your personal checking account without visiting a branch or ATM. This mobile deposit can be done anywhere with the use of your Smartphone. (Requires a minimum two mega-pixel camera with autofocus for your device.)

### What are the Qualifications for Mobile Deposit?

- Current user of the CentralCCU Mobile App.
- Must have a checking account.
- Valid email address is required.
- All accounts must be in good standing (Savings, Checking, Loans).
- At least 18 years of age.
- Must be a member for at least 45 days.

### How do I enroll in Mobile Deposit?

Send email request to [RemDep@centralccu.com](mailto:RemDep@centralccu.com)

### Are there any fees to use Mobile Deposit?

There is no fee for depositing a check using our mobile application.



### What are the requirements for Mobile Deposit?

- Deposit checks in amounts up to \$2,500.00 per check.
- Maximum total daily deposit is \$3,000.00.
- Domestic checks payable to the owner(s) of the NPOCU checking account.

### How do I use Remote Mobile Deposit?

Simply sign into the CentralCCU Mobile App, click on the “Remote Deposits” icon and follow the prompted instructions.

### How should I endorse the check?

You must endorse the back of the check with your “**your signature**” and the words “**Mobile Deposit Only**” or the deposit will be rejected. **(BOX MUST BE CHECKED INDICATING REMOTE DEPOSIT IF AVAILABLE)**

### When will my deposit be available?

Funds deposited using Remote Deposit Capture (mobile deposit) will generally be made available on the next business day after the date of transmission. (Business days exclude Saturdays, Sundays and federal holidays.)

### What should I do with my paper check?

Keep your check in a safe place for at least **30 days** in case it is needed for verification. Please review your account history to verify your deposit has been credited. You should write “**Void**” on the front of the check so it is not accidentally deposited a second time. Do not leave deposited checks lying around unsecured and dispose of deposited checks by shredding- do not just throw away in the trash, safely discard documents.



### **Tips on using Mobile Check Deposit:**

- Hold the camera as square to the check as possible
- Use in a well-lit area
- No shadows across the check
- All four corners of the check are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable
- Make sure the amount you enter matches the amount written on your check

### **What types of checks CANNOT be deposited using Mobile Deposit?**

- Third Party Checks (payee on a check is not on the account)
- Restrictive Endorsements- checks payable to you and a lien holder
- Foreign Checks (drawn on a bank located outside the United States)
- Checks not payable in United States currency
- Savings Bonds
- Stale Dated or Post Dated Checks
- Items stamped "non-negotiable"
- Checks that contain evidence of alteration
- Checks previously presented for deposit
- Substitute checks as defined by Reg. CC
- Non-legible checks