



# Mobile Deposits

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How to deposit a check using your Mobile Device

# Guidelines & Tips for Success

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- Know your deposit limits
  - \$1,000.00 limit per check. If your check is larger than \$1,000.00 you will need to deposit it at your local branch.
  - \$3,000.00 daily deposit total. If you try to deposit a check that will take you over a cumulative total of \$3,000.00 in a single business day, you will need to deposit the item at your local branch.
- Sign/Endorse the back of your check; label it “For Mobile Deposit Only”
- Flatten folded or wrinkled checks before attempting to capture the image.
- Be sure that all 4 corners of the check image are visible
- Take images in a well lit area
- Make sure the full check image is visible and legible
  - The routing and account number information must be fully visible & legible
- Once a check has been deposited, retain the check for 2 weeks; then shred.
- To notify us of any mobile deposit errors, email: [member\\_services@upstatefcu.org](mailto:member_services@upstatefcu.org) or call your local branch.

# Items Not Accepted for Mobile Deposit

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- No 3<sup>rd</sup> party checks
  - The check being presented must be payable to the owner of the account.
  
- No voided items
  
- No checks dated prior to 6 months of the date of deposit
  
- No Savings Bonds
  
- No stolen items

# Step 1: Endorse the check

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*Sign the check with your usual signature*

*Then write “For Mobile Deposit Only”.*

*If you do not include this wording, the deposit may be rejected.*

# Step 2: Login

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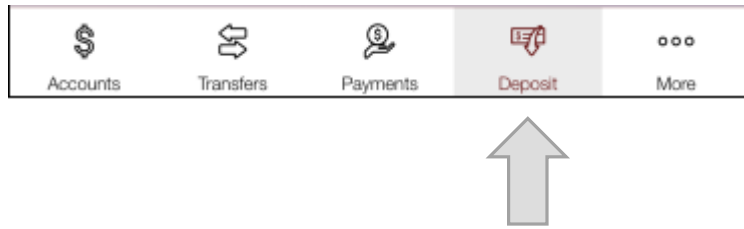


Login into your Upstate FCU Mobile Banking app

*(you must have the app to access Mobile Deposits. The app is available in the Apple App Store, Google Play & Amazon)*

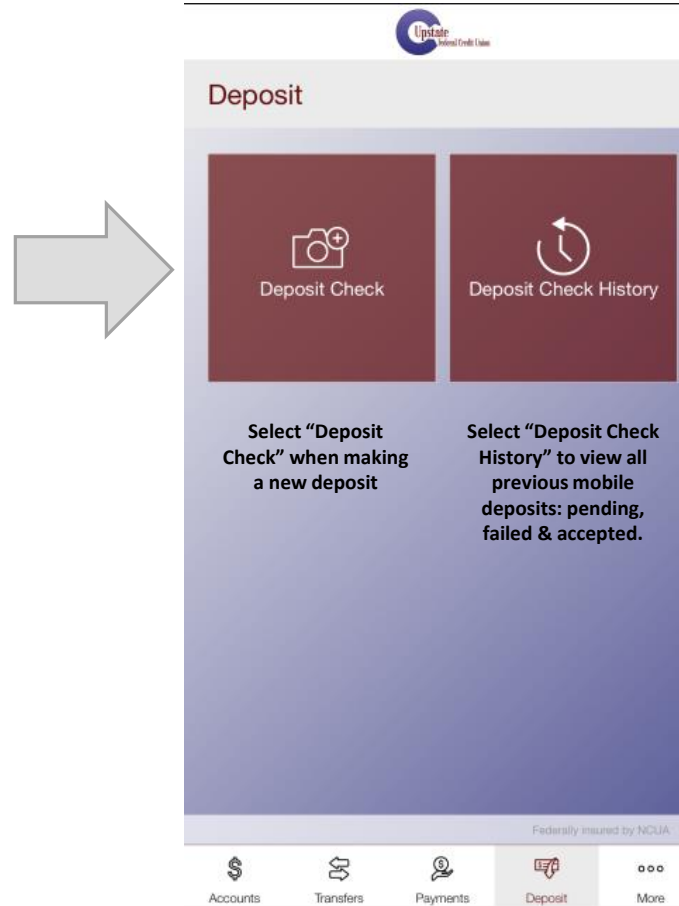
# Step 3: Select “Deposit” Tab

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*The tabs display on the bottom of the screen for iOS devices (iPhones)*

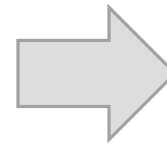
# Step 4: Select “Deposit Check”



# Step 5: Choose the account you are depositing to

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*Your member number and account id's will be displayed in the area where you see black/burgundy boxes (member numbers are boxed out in this example).*



Deposit To	
██████████ ██████████	\$2,258.28
██████████ ██████████	\$387.36
██████████ ██████████	\$0.00
██████████ ██████████	\$0.00
██████████ ██████████	\$1,154.55
██████████ ██████████	\$0.50



# Step 6: Enter the amount; Capture front & back images; Touch Next

Confirm the account matches the Account you selected to deposit to.

Touch "Amount" and enter the amount of the check.

Touch "Front Image" and take a picture of the front of the check.

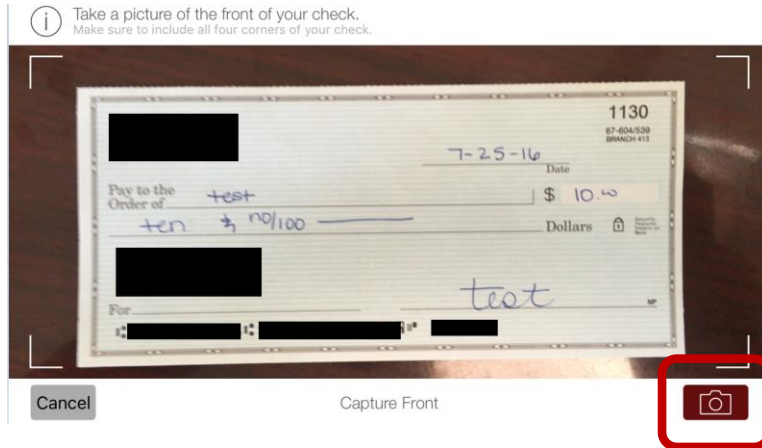
Touch "Back Image" and take a picture of the back of the check.

Once all of the above items have been completed, touch "Next"

The screenshot shows the 'Deposit Check' screen in the Upstate Federal Credit Union mobile app. At the top, there is a back arrow and the Upstate Federal Credit Union logo. Below the title 'Deposit Check', a note states: 'Funds are normally received within two business days. Please keep your paper check until the funds are posted to your account.' The screen contains four main sections: 'To' with a redacted account number and the amount '\$1,154.55'; 'Amount' with the prompt 'Enter an amount'; 'Front Image' with the prompt 'Take photo of check'; and 'Back Image' with the prompt 'Take photo of check'. At the bottom of the screen is a large purple 'Next' button. Below the 'Next' button, it says 'Federally insured by NCUA'. At the very bottom is a navigation bar with icons for 'Accounts', 'Transfers', 'Payments', 'Deposit', and 'More'.

# Taking a picture of the front of your check

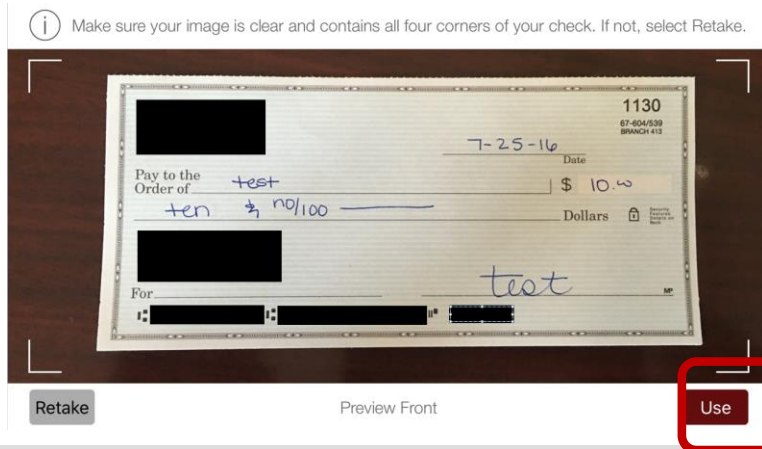
1



*To take a picture of your check, line all 4 corners within the 4 white corners on the screen.*

*Press the image of the camera to capture the photo.*

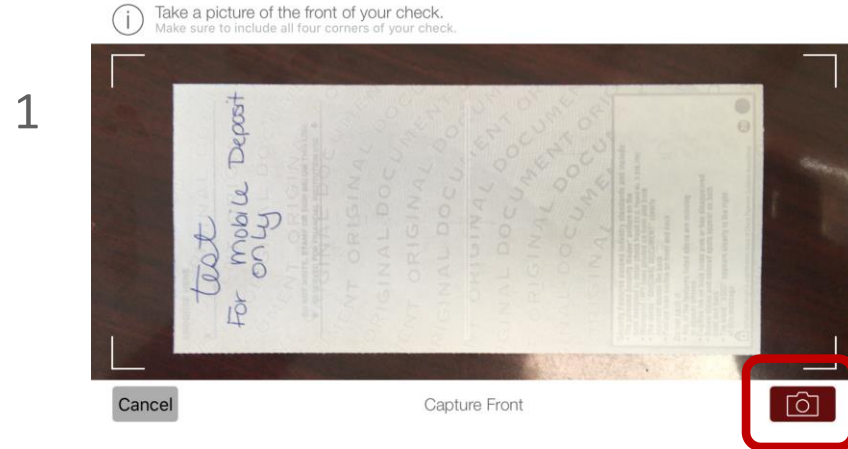
2



*Review your image to make sure it is acceptable.*

*If all four corners are within the box and all account information is visible and legible, select use. If not, select retake and try again.*

# Taking a picture of the back of your check



*To take a picture of your check, line all 4 corners within the 4 white corners on the screen.*

*Press the image of the camera to capture the photo.*



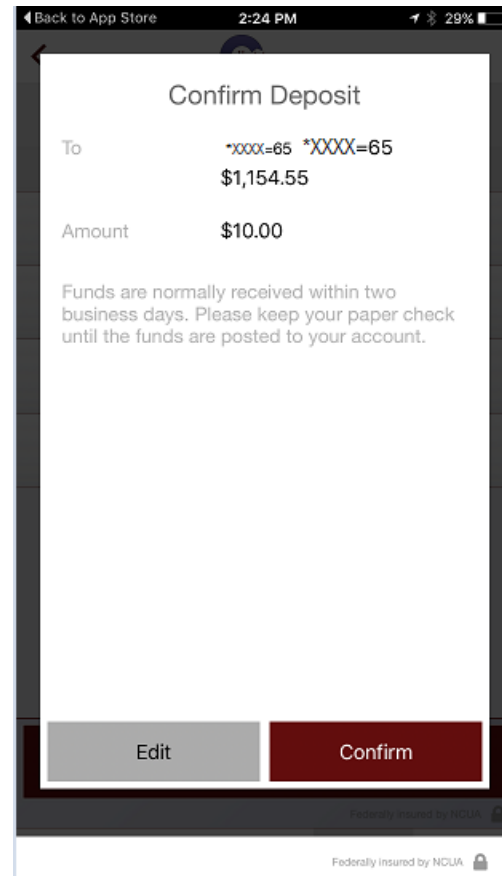
*Review your image to make sure it is acceptable.*

*If all four corners are within the box and the full endorsement is visible and legible, select use. If not, select retake and try again.*

**\*\*\* PLEASE REMEMBER THAT THE CHECK MUST INCLUDE THE PROPER ENDORSEMENT:  
Signature, For Mobile Deposit Only**

# Step 7: Confirm whether to submit the deposit

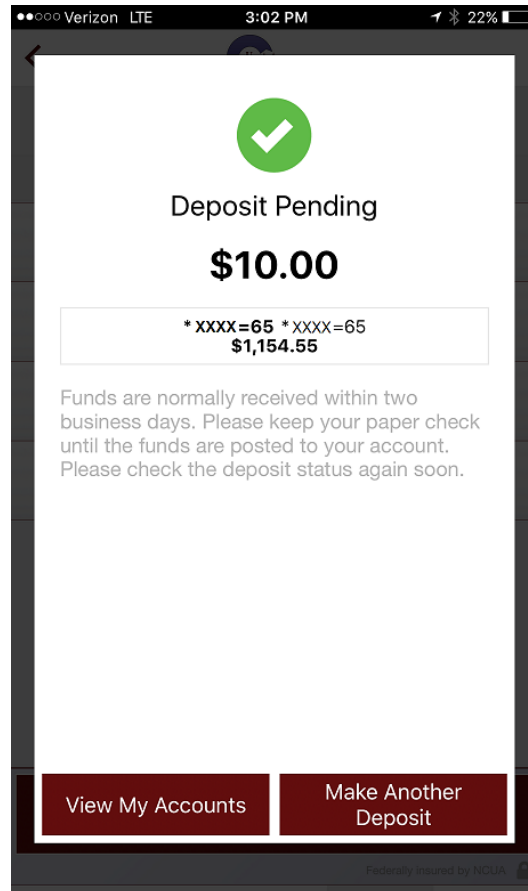
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*To submit without making changes, press Confirm.*

*If you select Edit, you will be taken back to the previous screen to modify the transaction.*

# Step 8: Deposit Status



*Deposit Pending means that your images were submitted properly and the deposit is pending.*

*\*\*Deposits made after business hours or on the weekends will not appear in your account until the next business day.*

*If the Deposit is not accepted, you will receive an error message with further instructions.*

*If your deposit can not be approved as submitted you will receive an email with an explanation and further instructions in Online Banking.*