

# Mobile Deposit: It's here!



Being a United 1<sup>st</sup> Federal Credit Union member is about to be even more convenient. You'll soon be able to deposit checks anytime, anywhere with the [United 1<sup>st</sup> Mobile Money App](#).

Download the [United 1<sup>st</sup> Mobile Money App](#) today and be ready to use [Mobile Deposit](#). Read on to get a head start on learning how to deposit your checks remotely.



## How to Use Mobile Deposit

The first step to depositing your check remotely is to make sure your check is eligible. Eligible checks include personal checks, government/treasury checks, business checks, and cashier's checks. **You also need to endorse the back of your check with your signature and the words "For Mobile Deposit Only."**

With your eligible, endorsed check in hand, you're ready to get started!

1. Close all other apps running in the background on your mobile phone. Log into [United 1<sup>st</sup> Mobile Money App](#) and select the "Deposits" tab at the top, then select "New Deposit." Choose which account you want the check to be deposited to, and enter the amount the check is written for, and select the Continue button.

- Next you'll need to take pictures of the front and back of your check. To make sure your images can be processed, place the check on a dark surface, include all four corners of the check in the photo, and use adequate lighting.



As you can see in the example above, all of the necessary information is clearly visible in the “good” photo. In the “bad” photo, part of the routing number is cropped out, and a shadow is covering the dollar amount of the check. Taking quality photos is important for prompt processing of your check. If we are unable to read your check, we may ask you to try your deposit again. If your check is creased or crumpled, be sure to flatten the check as much as possible before taking your photo.

- Confirm your deposit details, and you're all set! The deposit should post to your account within 2 business days\*. Please keep your check in a secure location for 30 days following your remote deposit, and then shred it.

More details regarding [Mobile Deposit](#) are coming soon!

\*Funds Availability: Effective February 2, 2015, Mobile Deposit funds \$500 and under will be available on the same business day after 4pm, with the remaining funds available on the second business day, after 12am. The cutoff time for Mobile Deposits (to be considered deposited today) is 2pm for funds to be released after midnight. For determining the availability of Mobile Deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.