

# Sign up for Norstar's Mobile Banking—Mobiliti!

## Download the App

- Download the App from the appropriate store by searching **Norstar FCU** on your device or using one of the links below:
  - iPhone: <https://apps.apple.com/us/app/norstar-federal-credit-union/id6446120766>
  - Android: <https://play.google.com/store/search?q=norstar%20federal%20credit%20union&c=apps>

### *Example of the App*



Norstar Federal  
Credit Union  
Norstar FCU



Norstar Federal Credit Union  
Norstar Federal Credit Union

- Open the app. Enter your Norstar FCU online banking Logon ID and Security Code.
  - You must create your login ID and Security Code on a web browser first at [norstarfcu.com](http://norstarfcu.com).
- Answer the Security Question if presented with one.
  - Up to 24 accounts can be viewed in mobile banking.

## Features Available

Select your favorite accounts, the order you wish to view accounts, email, text alerts and much more!  
Log into your Norstar Online Banking Account at [norstarfcu.com](http://norstarfcu.com) on your computer or web browser.

### **Rename, hide, or change order of account listed:**

Go to Settings/ Accounts/Accounts Preferences

### **Set up alerts by text or email:**

Go to Settings/Security and Alerts/Alerts

See below to register your mobile device for text alerts.

- Example Alerts: balance falls below a set amount
- Balance reminder each day

### **Change your time zone:**

Go to Settings/Profile/Time Zone

### **Bill Pay:**

May pay your bills in the app. The payees must be first set up on the website.

### **Register for Mobile Banking, Text Banking and Alerts:**

- Log into your Norstar Online Banking at [norstarfcu.com](http://norstarfcu.com)
- Click **Mobile** link located at the top navigation.
- Click on **Add Mobile Device**.
- Enter your cell phone number. Then click **save**.
- An activation code will be sent to the phone number.
- Enter the Activation Code. Click **Activate**
- SMS Services tab, select SMS Banking and/or SMS Alerts. **Save Changes**



Message and data rates may apply. Check your mobile service provider plan for details.

# **MOBILE DEPOSIT CAPTURE**

## Depositing Checks Has Never Been Easier!

1. Log into Norstar FCU App on your smart phone.
2. Click on the **Deposit** Tab on the bottom of the screen.
3. Click on the **Deposit a Check** and choose which CHECKING account you would like to deposit in. (Remember: You can only deposit into a Checking Account and not a Savings or Money Market Account).
4. Follow the three steps on the screen by
  - a. Enter the amount of the check.
    - Endorse the check according to the below requirements.
      - Write “For Mobile Deposit Only”
      - Make sure to sign the back of your check with your signature.
      - EXAMPLE:

### ***Your Signature***

#### **FOR MOBILE DEPOSIT ONLY**

(\*Do NOT check the box\*)

- b. Take a clear picture of the front of the check.
  - c. Take a clear picture of the back of the check.
    - While taking a picture, make sure the image is clear and contains all four corners of the check.
    - Also, make sure you are following the Deposit Limits of:
      - \$5,000.00 per check
      - \$5,000.00 in total deposit per day \*\*\*
5. Watch the status of your deposit on the App under the **View Mobile Deposit History** to be sure your deposit was either accepted or rejected. Please keep your paper check until the funds are posted to your account. If your deposit gets rejected, contact us for more details.
6. Mobile deposits made *before* 3:00 p.m. CST on business days will be credited after 5:00 p.m. CST on that same business day. Deposits made *after* 3:00 p.m. on business days will be credited the following business day, after 5:00 p.m. CST. Credit union holds may apply.

\*\*\* Please contact us if you need your daily total deposit limit raised higher than \$5,000.00.

# Mobile Deposit Capture

## *Make deposits from your phone!*

Mobile Deposit Capture is accessible through the Norstar Federal Credit Union's app and provides a simple, secure way to make deposits to your checking account. A link on the mobile app allows you to take a front and back picture of the check you would like to deposit, whenever or wherever it's convenient for you.

### **How do I access Mobile Capture?**

To get started with Mobile Capture, log on to your Mobile Banking app and locate the Deposit tab.

To use Mobile Capture, you will need the following:

- A compatible smart phone (Android or iPhone) with internet access and a camera
- An online banking account and the Norstar FCU Mobile Banking app
- A valid Norstar FCU checking account in good standing

### **Which Norstar FCU accounts accept Mobile Capture?**

Mobile deposits can only be made to a checking account.

### **When will my Mobile Deposit Capture be credited to my account?**

Deposits made *before* 3:00 p.m. CST on business days will be credited after 5:00 p.m. CST on that same business day.

Deposits made *after* 3:00 p.m. on business days will be credited the following business day, after 5:00 p.m. CST. Credit union holds may apply.

### **When will my Mobile Deposit Capture be available for use?**

Funds from most deposits made through Mobile Deposit Capture will be available on the second business day after the day you receive credit for your deposit.

If you make a deposit before 3:00 p.m. CST on a business day, we will consider that day to be the day of deposit. If a deposit is made after 3:00 p.m. CST on a business day, the following business day will be considered your date of deposit.

### **What is the deposit limit?**

The per check limit is \$5,000.00

The daily maximum deposit limit is \$5000.00

Please contact us if you need raise your total deposit limit.

### **Can I deposit multiple checks?**

Yes, multiple deposits can be made one check at a time.

### **How long should I keep my checks after I deposit them?**

Checks deposited using Mobile Deposit Capture should be securely retained until you see the funds posted in your account.

### **What types of checks are NOT allowed to be deposited with the Mobile Deposit Capture feature?**

- Checks greater than \$5,000.00. Please contact us if you need to raise your total deposit limit.
- Checks payable to cash
- Checks in foreign currency or drawn on a foreign bank
- Postdated checks
- Unsigned checks
- Third party checks
- Checks without a valid endorsement on the back