

# Mobile Deposit Capture

## *Make deposits from your phone!*

Mobile Deposit Capture is accessible through the Norstar Federal Credit Union Mobile Banking 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, logon to your Mobile Banking app and locate the Deposit tab. In order 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 9:00 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 9:00 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 \$2,000.00

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 \$2,000
- 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