



Mobile Check Deposit Frequently Asked Questions

How do I access Mobile Check Deposit?

Simply download NHFCU's app in the Apple App Store, Google Play Store or by visiting our website.

Will I need a different username and password for Mobile Check Deposit?

Your online banking credentials will log you into both online banking and mobile check deposit.

How do I enroll in Mobile Check Deposit?

On the bottom menu bar of the mobile app, select Deposit. From here, you'll be prompted to sign into your online account where you may select "Register." After your registration has been submitted, your account will be reviewed within one business day and you will be notified.

What are the limits for the Mobile Check Deposit?

Consumer Limits:

- Maximum Amount per Item: \$2,000
- Maximum Amount per Day: \$2,000
- Maximum Items per Day: 5
- Maximum Rolling 30 Day Amount: \$10,000

Business Limits:

- Maximum Amount per Item: \$5,000
- Maximum Amount per day: \$10,000
- Maximum Items per Day: 10
- Maximum Rolling 30 Day Amount: \$30,000

How should my checks be endorsed?

Please endorse your check and write "**For Mobile Deposit to NHFCU.**" Endorsements must be kept to a minimum of 2 lines to avoid delays in posting.

How can I tell if my check has been deposited to my account?

After logging in, you can select "View Mobile Check Deposit History." This will provide you with the last 30 days of mobile deposit transactions and their current status. Deposits should not be submitted again unless rejected or as advised by NHFCU staff.

Is there a cut-off time for checks(s) to be submitted?

Mobile check deposits are deposited in near real time. Some deposits are subject to review and funds may not be available for immediate withdrawal. Holds may apply.

Will I receive immediate credit into my account once my check has been submitted?

All deposits are subject to review and funds may not be available for immediate withdrawal, deposit, or may be rejected. Holds may apply on deposits.

What kinds of items are not permissible to deposit using the mobile check deposit service?

1. Third-party checks.
2. Money Orders.
3. Substitute Checks.
4. Checks purported to be a lottery or prize winning.
5. Checks with qualified or conditional endorsements (for example: "Payable to Northern Hills Federal Credit Union without recourse").

6. Checks payable to more than one individual where all parties are not signers on the account may not be deposited using the service (this includes government checks).
7. Any item stamped "non-negotiable".
8. Bonds.
9. Any item issued by a financial institution in a foreign country or in foreign currency.
10. Any item that is "stale-dated" or "post-dated."
11. Any item that is incomplete (i.e., missing date, missing payee, improper endorsement including the word "Mobile Deposit", etc.).
12. Any item that contains evidence of alteration to the information on the Check.
13. Any check endorsement that contains numeric or special characters such as the "@" symbol.

How can I best ensure the check image will be accepted?

For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of these aspects are not clearly identifiable, your check may come back rejected. Here's a few tips for best photo quality:

- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatten it out.
- If you have a check with a light background, be sure to take the picture on a solid, darker surface to show contrast between the check and the background.
- Be sure that all four corners of your check are entirely within the frame that is provided on the screen.
- Hold steady. Be sure that the check is not blurry.
- Avoid shadows.

How long should I keep the check after it has been deposited?

You are required to keep the check a minimum of 10 business days after making your deposit to ensure that your check has been properly processed in our system. Mark it as void with a marker or pen after the 10th business day.

I lost my ATM/Debit card, what should I do?

If your card has been Lost or Stolen, call us during regular work hours at 605-347-4527. Nights and weekends call the Instant Cash/First Data Debit Services at 1-800-535-8440.

I lost my credit card, what should I do?

If your card has been Lost or Stolen, immediately call Card Member Services. For Consumer Cards call 1-800-558-3424 and Business Cards call 1-866-552-8855.

Where is the closest ATM or Shared Branch location?

Visit this website to find the closest ATM or Shared Branch location: <https://co-opcreditunions.org/>