

Mobile Check Deposit saves you time by allowing you to deposit checks when and where it best suits you, so rather than being limited by in-branch or drive-up hours, you can deposit checks 24/7 – even on weekends!

Eligibility Requirements

Mobile Check Deposit service is limited to members age 18 years and older. The membership must be in good standing with a minimum credit score of 600. Some members may not meet specific criteria but may be eligible for this service with review of all deposits for a specific period of time.

First Time Using the Service

Simply download NHFCU's app in the Apple App Store, Google Play Store or by visiting our website. On the bottom menu bar of the mobile app, select Deposit. From there, you'll be prompted to sign in using your current NHFCU online banking username and password 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.

Signing the Back of the Check

You are required to sign the back of the check and write "**For Mobile Deposit to NHFCU**". If this is not present on the back of the check, the check may be denied for deposit. Please keep endorsements to a minimum of 2 lines to avoid delays in posting.

Consumer Transaction Limitations

1. Maximum Amount per Item: \$2,000
2. Maximum Amount per Day: \$2,000
3. Maximum Items per Day: 5
4. Maximum Rolling 30 Day Amount: \$10,000

Business Transaction Limitations

1. Maximum Amount per Item: \$5,000
2. Maximum Amount per Day: \$10,000
3. Maximum Items per Day: 10
4. Maximum Rolling 30 Day Amount: \$30,000

Unacceptable Checks for Deposit:

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 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.

Business Day and Availability Disclosure

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

Confirmation of Deposit

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.

Check Retention

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. Be sure to mark it as void with a marker or pen after the 10th business day.

If you have any questions while using our Mobile Check Deposit service, feel free to call us at 605-347-4527.