

Remote Deposit Capture

- Before logging into the Remote Deposit Capture app, close all other apps running in the background on your mobile phone.
- Sign/endorse the back of your check, and label it “for mobile deposit only.” Any deposit that does not contain this endorsement will be rejected.
- If your check contains a box that states “for mobile deposit only” you may sign above and check the box. If the box is not checked the deposit will be rejected.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the area surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on a solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check.
- All four corners should be visible.
- Check should not be blurry.
- The MICR line (numbers on the bottom of your checks) must be readable.

- No Foreign Item, IRD's (image replacement documents) will be accepted.
- 180 days of MICR data is retained for Duplicate Detection
- Images are retained for 45 days
- Single item Deposit Limit (\$2,500.00)
- Daily Deposit Limit (\$2,500.00)
- Items will be rejected for missing endorsement, amount mismatch and poor image quality.
- Funds deposited will not be immediately available. You will see the deposit in your history, with funds normally available within two business days.
- Deposits made after 1:00 PM will not show pending credit until the following day.
- Deposits may be made to checking accounts only.