



Frequently Asked Questions: Mobile Check Deposit

How do I sign up for Mobile Deposit?

You need to be a current First Citizens' Online Banking user or you must register to become an Online Banking user. You need to have a valid phone number and email address on file in your online banking user profile. You need to have a qualifying mobile device, such as an iPhone or Android phone or Tablet (including Amazon) to download the App from the Apple App Store, Google Play Store or Amazon Store. You need to download the APP onto your mobile device and activate the deposit module of our Mobile Banking App, which includes accepting the terms and conditions of using Mobile Deposit.

How much does it cost to use Mobile Deposit?

We do not charge any fees to download or to use the Mobile Banking App, which includes Mobile Deposit. Other companies such as your cellphone carrier may charge you for the mobile device, to access data services and use text messages, and you may incur charges to use Internet services.

When will a Mobile deposit appear in my account?

Mobile Deposits made Monday through Friday before 4:00 PM, will appear in your account after 8:00 PM, depending on the time of the deposit. Deposits made on a holiday will be processed on the next banking day.

When will a deposit made on a Friday night or weekend appear in my account?

Mobile Deposits made after 4:00 PM on a Friday or during a weekend, will appear in your account after 8:00 PM on the following Monday night. If Monday is a holiday, then it will appear on Tuesday night.

What is the maximum check I can deposit?

Deposit limits are currently \$3,000.

Are there other limits besides the maximum of \$3,000 per check?

There is an additional rolling 30-day limit of \$30,000.

Can I get higher deposit limits?

Give us a call and just ask! As a local credit union we can work closely with our members on an individual basis and can often increase the limits as needed.

When are the funds from Mobile Deposit available to me?

The funds are not available to you the same day as the day you see the deposit post to your account. Check deposits made before 4:00PM will generally make the first \$200.00 available the next business day. If you make a deposit after 4:00PM or on a day we are not open, we will consider that the deposit to have been made on the next business day we are open. To review "Your Ability to Withdraw Funds" please [click here](#).

If I need to use the money from a check right away, can I arrange this with a Mobile Deposit?

If you need access to your funds right away, you should not use mobile deposit, since there will be an automatic hold. It would be best to make your check deposit in person with a teller and explain your need at that time.

How do I know that my Mobile Deposit went through OK?

When you make a Mobile Deposit, you get a confirmation number and email. Check your account history later that day or the next day for the Mobile Deposit to appear in the history. Mobile Deposited checks done before 4:00 PM on Monday to Friday will appear in your account after 8:00 PM. Holiday and weekend periods will extend that time. Once you see it in your account transaction list, you are good to go!

What would make my Mobile Deposit get delayed or get rejected?

There are some situations that could cause a delay or rejection of your deposit.

- The check should be payable to you and endorsed with your signature.
- Your signature endorsement needs to be followed by the words "for mobile deposit"
- The entire check's front and back images must be clearly readable. Take the picture in good light, on a dark surface.
- The check must be flat when you take the image. Folds, creases, and curls will make the image unusable.
- The amount you entered must match the amount on the check.
- The check must appear to us to be an authentic and negotiable document.

What happens if I accidentally deposit a check twice?

Duplicate Mobile Deposits will be identified when the transaction goes through our special process that authenticates imaged checks. You will get an email that your duplicate deposit is canceled.

Why do I need to hold onto a check after I make a Mobile Deposit?

It is very important that you keep the paper check safe until you see it credited into your account. The image may not be clear enough to process through the entire system, and we may need you to image the check again at a later date. We strongly suggest that you keep the paper check for 60 days after the deposit, in case the original is needed.

Why should I keep the original paper check after it has been credited to my account?

The maker of a check has the right to return a check, for various reasons. We may need to use the original paper check to solve whatever the issue may be. For example, the maker could return the check if they claim the image quality is not good enough, or they may claim that the paper original is not an authentic check. We suggest you keep the paper check for 60 days after you Mobile Deposit the check.

What do I do with the paper check after 60 days?

After 60 days, you can mark the check VOID and tear it up into small pieces. You can destroy the check with a paper shredder or use some other method to destroy the check.

What if I enter the wrong amount for a Mobile Deposit and that amount does not match the check?

Our Mobile Deposit App is smart enough to see that the amounts on the check and the amount you enter are different. If you proceed and continue to make the deposit for the wrong amount, we will review the image and change the amount of the deposit to the correct amount. We will send you an email to tell you that the amount was corrected. If you realize that you made an error, please let us know. Send us an email at MobileCapture@firstcitizens.org or call us at 1-800-642-7515 and advise us of the error.

Can I deposit anything other than checks using Mobile Deposit?

No, you can only deposit paper checks that are payable to you. They must be real checks, not pay stubs or copies of checks. You cannot deposit items such as Savings Bonds, coupons, or vouchers.

Can I view the checks images I have deposited using Mobile Deposit?

Yes. Every time you deposit a check using Mobile Deposit, you can view the check image in the History tab under the Deposit Checks selection. The indicator of "Accepted" means that our system found the check image acceptable. It does not indicate that the funds are credited to your account. Mobile Deposited checks done before 4:00 PM on Monday to Friday will appear in your account by 8:00 PM. Holiday and weekend periods will extend that time.

Will all checks work with Mobile Deposit?

Our software is able to scan and recognize many types of checks, including payroll checks, government checks, rebate checks, and handwritten personal checks. Handwritten checks can be difficult to read even for tellers, so you might have to bring an illegible check to one of our tellers for handling. There are some checks that have sophisticated security features that will not allow copying or scanning, and you will need to bring it to one of our tellers to deposit for you. A check could be unusually large or unusually small, and our software may not be able to verify that it is a real check. If you have a difficult time with a check, we have smart tellers in our branches who will figure out how to process the check for you.