

Mobile Deposit Capture

Make deposits from your phone!

Mobile Deposit Capture is accessible through the Norstar Federal Credit Union's 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.

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 5:00 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 5:00 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 \$5,000.00

The daily maximum deposit limit is \$5000.00

Please contact us if you need to increase 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 \$5,000.00. Please contact us if you need to increase your total deposit limit.
- 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