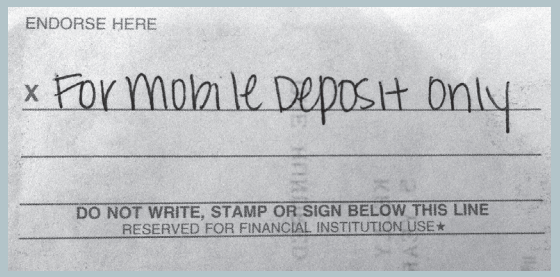
Mobile Deposit Tips & Tricks

sign

Before logging into the Founders App, close all other apps running in the background on your phone or iPad.

Sign/Endorse the back of your check and label it **For Mobile Deposit Only.**



Log into the Founders App and select **Deposits** from the menu bar.

Select **New Deposit** and choose the account in which you wish to deposit your check.

When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

snap

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 areas surrounding the check.

Take photos of your check in a well-lit area. Place the check on solid dark background before taking the photo of it.

Keep your phone or iPad flat and steady above the check when taking your photos.

Hold the camera as square to the check as possible to reduce corner to corner skew.

Make sure the entire check image is visible and in focus before submitting your deposit.

Ensure there are no shadows across the check, all four corners are visible, the check is not blurry and the MICR line (numbers on the bottom of your check) is readable.

spend

Mobile Deposits received prior to 3 pm EST are processed on the same business day. Mobile Deposits received after 3 pm EST or on Saturdays, Sundays and holidays when Founders is closed will be processed on Founders' next business day.

Your Mobile Deposit will not complete if it meets any of the following criteria:

Amount exceeds Deposit Limit $1,500
Amount exceeds Daily Deposit Limit $3,000
Missing "For Mobile Deposit Only" Endorsement

Items that are not eligible for Mobile Deposit

Checks drawn on banks located outside U.S.
Checks made payable to others or made payable to a business
Remotely created checks
In the place of the account holder's signature, a printed or typed name is shown instead of the signature of a person on whose account the check is drawn. These are commonly created by credit card companies, utility companies or telemarketers.
Traveler's Cheques
Money Orders
Returned Checks
Checks suspected to be fraudulent or otherwise not authorized by account owner
Checks dated more than 6 months prior to date of deposit
Postdated checks

If you have questions regarding Mobile Deposit visit an office or call 1-800-845-1614.

Available on the App Store
ANDROID APP ON Google play

FOUNDERS FEDERAL CREDIT UNION

Federally insured by NCUA.

Only members in good standing with a Checking Account that meet certain eligibility requirements qualify for this service. Business, club, trust, custodial and other fiduciary accounts are not eligible.