

UFirst Mobile Deposit

Frequently Asked Questions

Is There A Fee To Use UFirst's Mobile Deposit?

No – it's completely FREE!

How Do I Access Mobile Deposit?

Mobile Deposit is only available with our UFirst Mobile Banking app which can be downloaded for free using iTunes or Google Play. The mobile application works with iPhone and Android smart phone platforms. To use the app, you must first be enrolled in online banking.

Will I Need A Different User ID And Password For Mobile Deposit?

No, your online banking credentials will log you into Mobile Banking where the option for Mobile Deposit will be available.

I'm Logged In, What Do I Do Next?

Great! Now that you are logged in, here's what you do:

- Click on the "deposit option at the bottom of the Mobile Banking home screen.
- Select Deposit into
- Now you choose what account you want to deposit the check into.
- Then you will be prompted for the amount of the check.
- Click take a photo and with a tap, capture an image of the front and the back of the check. ** Be sure the back of the check includes proper endorsement. **
- Confirm deposit details and Done!

What Accounts Can I Deposit To?

Member can make deposits to their savings and checking accounts only. Deposits cannot be applied to loans, credit card payments, etc.

Are There Limits To The Checks Members Can Deposit?

Yes – the following limits

Maximum Amount Per Day:	\$5,000
Maximum Amount Per Deposit:	\$2,500
Maximum Number of Items per Day:	No limit unless it's over the amount allowed per day.

Are There Different “Check Hold” Rules for Mobile Deposit?

No, the same hold rules apply for Mobile Deposit as they do for anyone depositing at the teller line.

When Can I Expect My Deposit To Appear In My Account?

Deposits made prior to 2:30 PM will be deposited into your account at approximately 4:30 PM. Anything after 2:30 PM will be considered next business day.

How Do I properly Endorse My Check For Mobile Deposit?

It is extremely important that you endorse your check(s) correctly so they do not get rejected. Here is what you need to do:

- Sign your name as it appears on the front of the check
- Write the account number you want the check deposited in underneath your signature
- Some checks have a box that you can check **for Mobile Deposit**, so you can just go ahead and mark that off
- If there isn't a mobile deposit box, write in **Mobile Deposit**
- Note: If proper endorsement isn't provided, then the deposit will be rejected.

My Check Image Keeps Getting Rejected, What Am I Doing Wrong?

For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of these aspects are not clearly identifiable, your check may come back rejected. Here are a few tips for best photo quality:

- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatten it out.
- If you have a check with a light background, be sure to take the picture on a solid, darker surface to show contrast between check and background.
- Be sure that all four corners of your check are entirely within the frame that is provided on the screen.
- Hold steady. Be sure that the check image is not blurry.
- Avoid shadows.

Where Can I Find A History or View My Status of Mobile Deposits?

After logging in to the UFirst Mobile Banking App, click the deposit icon. You will then be prompted with the option to view mobile deposit history. From there you can view your history and determine the status of your deposit.

Do I Need To Keep My Check(s) After Submitting It Using Mobile Deposit?

Yes. It's always a good idea to hold onto all checks you deposit until you confirm the funds are in your account. Once confirmed, be sure to destroy them safely and securely.