



## Tips to Prepare a Check for Mobile Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check.
  - As per the Mobile Deposit User Agreement, a deposit may be rejected due to being an ineligible item or due to an improper or missing endorsement.
- **CHECKS WILL BE REJECTED FOR THE FOLLOWING REASONS:**
  - Alterations to check (i.e. missing information on check, or image is not clear and legible)
  - US Treasury checks or Income Tax Refund checks
  - 3<sup>rd</sup> Party checks
  - Joint checks into an individual account
  - Check issued from outside the USA, or not in USA Currency
  - Stale dated checks (6+ months old)
  - Checks that are in violation of any federal or state law, rule, or regulation
  - Exceeds deposit dollar limit
  - Exceeds daily deposit dollar limit
  - Exceeds daily number of deposits limit
  - Incorrect amount
  - Non-negotiable
  - Check not endorsed
  - Check not signed by maker or drawer
  - Where 'Must deposit item in person or by mail' is indicated

*(Please refer to the Coca-Cola Credit Union's [Mobile Deposit Agreement](#) for complete details).*

- 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 your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Place the check on a solid dark background before taking the photo.
- Try not to get too much of the areas surrounding the check.

- Take the photos of your check in a well-lit area.
- Keep your phone 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 that the entire check image is visible and in focus before submitting your deposit, as follows:
  - Ensure there are no shadows across the check
  - All four corners are visible
  - Check is not blurry
  - The MICR line (numbers on the bottom of your check) is readable.
- NOTE: Please be advised, all mobile deposits must be endorsed with the following:
  - -Member Signature
  - -Write "For Mobile Deposit Only"
- For mobile check deposit limits, please review the Mobile Check Deposit section of our [Electronic Services Agreement](#).

If you have any questions or need assistance, feel free to contact Member Services at 404-676-2586 or toll free at 877-277-2586.