



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
 - 3rd 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 or click on the following link: http://www.creditunion.coca-cola.com/Resources/Forms/electronic_services_disclosure.pdf).

- 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.

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