

Mobile Deposit Capture

Easily deposit checks into your checking account from anywhere with Formation Credit Union's Mobile Deposit Capture. Make a quick, secure deposit from your phone using the Mobile App on your iPhone or Android device.

To use Mobile Deposit, you must first be enrolled in Online Banking and have downloaded the Formation mobile app.

Cut off time for same day deposit is **4:00 p.m.** on regular business days when we are open; deposits will show up in your account after 4:30 p.m. Checks deposited through mobile deposit capture are subject to normal check holds. The maximum daily total deposit amount is \$50,000.00.

Certain restrictions apply. Not all members may qualify. Mobile Deposit Capture is functional on iPhone and Android apps only. Data rates may apply. ***See credit union for additional terms and conditions.**

*****Checks presented for mobile deposit must be endorsed with your signature, account number and add "For Formation Mobile Deposit Only" or deposit will be rejected*****

Not all checks are eligible for mobile deposit. Only checks payable to you are eligible for mobile deposit.

Other items **NOT** eligible for mobile deposit are:

- Checks payable to others
- Checks payable to cash
- Checks missing signature of issuer or are incomplete in any way
- Checks missing endorsement: "For Formation Mobile Deposit Only" and payee/account holder endorsement
- Checks post-dated or checks more than 6 months old
- Foreign checks and items not payable in US Currency
- Traveler's checks, money orders, postal money orders
- US Treasury checks or bonds
- Checks that exceed your available deposit limit
- Checks that are non-negotiable
- Cash
- Duplicate checks
- Checks with poor image quality