DNCU MOBILE DEPOSIT CAPTURE REQUIREMENTS & TIPS

- 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 and write your account number.
- Below your name, write “For Mobile Deposit at DNCU.” PLEASE NOTE any check without “For Mobile Deposit at DNCU” will be rejected.
- Retain the check for 60 calendar days after check has been accepted.
- Payee must be the owner of the account. NO paid over checks will be accepted.
- Select the To Account you wish to make the deposit into.
- Carefully enter the check amount to ensure it matches the legal amount written on your check.
- Flatten any folds on the check before taking your photo.
- Place the check on a solid dark background before taking the photo.
- Keep the check within the view finder on the camera screen when capturing your photo.
- Try not to include too much of the area surrounding the check.
- Take the photos of your check in a well-lit area.
- Keep your phone flat and steady directly above the check when taking your photo, not at a slant.
- 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 (all four corners) and in focus before taking photo.
- No shadows across the check.
- The MICR line (numbers on the bottom of your check) must be readable.
- Take a picture of the reverse side of check with the same instructions for the front.

- Cut-off times to submit items for processing are 8:30 a.m. and 2:30 p.m. M-F on regular credit union business days.
- Each item will be reviewed and is subject to acceptance. Check your email inbox for confirmation of acceptance, notice of denial, or a request to resubmit.
- NOTE: Even if accepted, checks are subject to holds as if they were deposited in person at a branch.

For questions, please consult our Member Service Center at 505 661-DNCU (3628) or 877 818-DNCU (3628).