



Requirements

Mobile Deposit

Your time and convenience is important to us. There's no need to rush to the branch to deposit your checks. Mobile Deposit is fast, convenient and secure.

Here are some important requirements for Mobile Deposit.

Check Image Requirements

Images of the front and back of the check must be legible and include the following:

- Amount of the Check (both written and numeric)
- Payee(s)
- Signature of the drawer (maker)
- Date
- Check number
- Information identifying the drawer and the paying financial institution that is preprinted on the Check including the MICR line
- All other information placed on the Check prior to the time of Check image capture (such as any required identification written on the front of the Check and any endorsement applied to the back of the Check)

Ineligible Check Images Include:

- Checks that have been altered
- Checks that are drawn on your accounts
- Checks drawn on banks located outside the United States
- Checks that are illegible or incomplete
- Checks that are images of checks previously converted to Substitute Checks
- Checks that have been previously presented for deposit (duplicate item)
- Checks that are stamped with a "non-negotiable" watermark
- Checks that are "stale dated" or "postdated"
- Savings Bonds
- Money Orders
- Traveler's Cheques
- Checks that are made payable to multiple payees in which all payees are not owners of the Account
- Checks that are third party items (items not originally made payable to you)



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Check Endorsement Requirements

Endorse any item deposited with Remote Deposit Capture Service with the words

- "For Mobile Deposit Only Trona Valley FCU"
 - The Payee's signature (your endorsement)
 - The last four digits of your account number;
- Or as otherwise instructed by Trona Valley.

If the check is payable to you and your joint owner(s), any payee may endorse the check. If the check is made payable to you and any non-joint owner(s), you may not deposit the check into your account using the Remote Deposit Capture Service.

Check Retention & Destruction

You should keep the check for 30 days after the deposit. This provides sufficient time in case the original item is required for any reason. Keep your check in a secure place until you destroy it. Destroy the check in a secure and irrevocable manner.

Mobile Banking Agreement

View the complete Mobile Banking Agreement [here](#).

*Some account and deposit restrictions may apply.

**All checks are subject to review and holds may apply. If a hold is placed on your deposit, \$200 of your deposit will be made available to you immediately. The remaining funds, up to \$5,000, will be available to you on the second business day.

If you have Questions, Comments, or Concerns,
Please call us at 800-331-6268