



# MOUNTAIN CREDIT UNION

## OFFICE LOCATIONS

### ASHEVILLE

219 Haywood Street  
Asheville, NC 28801  
Phone: 828.252.8234  
Fax: 828.252.8241

### FRANKLIN

746 E. Main St.  
Franklin, NC 28734  
Phone: 828.524.4464  
Fax: 828.524.4467

### CANDLER

1453 Sand Hill Road  
Candler, NC 28715  
Phone: 828.667.7245  
Fax: 828.667.7286

### MURPHY

8005 NC Highway 141  
Marble, NC 28905  
Phone: 828.837.0460  
Fax: 828.837.1049

### CHEROKEE

P.O. Box 241  
Cherokee, NC 28719  
Phone: 828.497.6211  
Fax: 828.497.3969

### SYLVA

30 Highway 107  
Sylva, NC 28779  
Phone: 828.586.0425  
Fax: 828.586.0726

### FLETCHER

3270 Hendersonville Rd.  
Fletcher, NC 28732  
Phone: 828.684.9999  
Fax: 828.684.0381

### WAYNESVILLE

721 N. Main St.  
Waynesville, NC 28786  
Phone: 828.452.2216  
Fax: 828.452.2217

[www.MountainCU.org](http://www.MountainCU.org)



# SNAP-A-CHECK



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## SNAP-A-CHECK

Snap-a-Check is a free service on your Mountain Credit Union (MCU) mobile banking app that allows you to electronically transmit a check using an iPod Touch, iPhone, iPad, Android phone or Android tablet. To use Snap-a-Check, you must be signed up for Online Banking and have the MCU mobile banking app installed on your mobile device. If you already use the MCU mobile banking app, make sure you have the most recent update installed.

**Enrollment requirements** – Eligibility for Snap-A-Check is subject to credit union approval.

### Eligible Items:

- Checks must be payable to you or an owner of the account where the check is being deposited.
- Checks written by you off of your account with another financial institution will not be accepted for Snap-a-Check.
- Checks must be drawn on a financial institution located within the United States of America and payable in U.S. currency.
- Checks cannot be dated more than six (6) months prior to the date of the deposit.

**Deposit Limits** – You will receive your daily and monthly limit information when you are set up for Snap-A-Check.

### First Time Users – Sign Up:

1. Open the MCU app on your mobile device.
2. Under the Menu choose Snap-A-Check
3. Sign Up – Enter the required information.
4. Approval is not immediate. Allow up to 2 business days for approval to be completed and service to be available to you.

**NOTIFICATIONS** – In order to receive notification whether the check image you've submitted is approved for deposit or has been rejected you need to set the notification option up on the mobile device you wish to receive the notifications on:



1. Login to Snap-A-Check
2. Choose the Notifications option
3. Choose 'Receive Notifications on this device'

### To deposit a check using Snap-a-Check:

1. Login to Snap-A-Check
2. Choose "Make Deposit"
3. Choose the account
4. Enter the amount
  - Make sure the entered check amount matches the amount on the check.
5. Snap a photo of the check front
  - When photographing your check, use a well-lit area to ensure that the check image is correctly captured.
  - For best results, lay the check on a flat, dark colored surface when taking the picture.
  - All four corners of the check need to be visible in the photo.
6. Snap a photo of the endorsement on the check back.
  - Checks must be endorsed with the Payee's name and "For Mobile Deposit Only at MCU" written underneath the Payee's endorsement.
7. Submit

**Please Note:** The funds you deposit via Snap-a-Check may not be available for immediate withdrawal.