

OFFICE LOCATIONS

Asheville Office

219 Haywood Street, Asheville, NC 28801

Phone: 828.252.8234

Candler Office

1453 Sand Hill Road, Candler, NC 28715

Phone: 828.667.7245

Cherokee Office

3533 US 441 North, Cherokee, NC 28719

P. O. Box 241, Cherokee, NC 28719

Phone: 828.497.6211

Fletcher Office

3270 Hendersonville Road, Fletcher, NC 28732

Phone: 828.684.9999

Franklin Office

746 East Main Street, Franklin, NC 28734

Phone: 828.524.4464

Sylva Office

30 Highway 107, Sylva, NC 28779

Phone: 828.586.0425

Waynesville Office

721 North Main Street, Waynesville, NC 28786

Phone: 828.452.2216

www.mountaincu.org



REMOTE DEPOSIT INSTRUCTIONS & PROCEDURES



**MOUNTAIN
CREDIT UNION**

Your Community Credit Union

Mobile Remote Deposit Capture (mRDC)

Mobile Remote Deposit Capture (mRDC) 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 mRDC, 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 – To qualify for this service you must meet our eligibility criteria, including but not limited to the following:

1. Be at least 18 years old;
2. Have an opened checking account that has been opened for at least 60 days; and
3. Accounts must be in good standing with no restrictions (no NSF or Returned items in past 60 days).

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 mRDC.
- 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 – We reserve the right to impose limits on the amount(s) and/or number of deposits that you can transmit using the service and to modify such limits from time to time. Our current deposit limits are as follows:

- Maximum dollar amount per day is \$2,500
- Maximum number of items per day is 5 (five)
- Maximum dollar amount per item is \$2,500; and
- Rolling 30 day dollar amount is \$10,000

First Time Users – Sign Up:

1. Open the MCU app on your mobile device.
2. Under the Menu choose **\$ Remote Deposit**

3. Sign Up – Enter the required information.
4. When you receive an email message that your account is active you may begin using mRDC.

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 \$ Remote Deposit
2. Choose the **Notifications** option
3. Choose 'Receive Notifications on this device'

To deposit a check using Mobile Remote Deposit Capture:

1. Login to \$ Remote Deposit
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 "Electronic Deposit Only" written underneath the Payee's endorsement.
7. Submit

Please Note: The funds you deposit via mRDC may not be available for immediate withdrawal. Approved mobile check deposit transactions will post to your account on business days when the credit union is open for business (Monday - Friday, excluding holidays). Deposits received and approved by 5:00 pm EST will be posted the same business day. Deposits received after 5:00 pm EST will be posted the next business day.