



## Guidelines for Using Mobile Deposit

- Before logging into the Mobile Banking app, close all other apps running in the background on your mobile phone.
- You may deposit up to \$5,000 per business day. Any check above \$5,000 must be deposited at a branch location.
- Eligible Deposited Items:
  - Checks payable to you and drawn on a U.S. Bank.
- Ineligible Deposited Items:
  - Checks payable to any person other than the person that owns the account being deposited into.
  - Checks payable jointly unless deposited into an account in the name of all payees.
  - Travelers cheques, money orders, checks drawn on a financial institution located outside the U.S., checks not payable in U.S. currency, substitute checks, or returned checks.
  - Post dated checks or checks dated more than 6 months prior to the date of deposit.
  - Checks previously deposited.
  - Checks not endorsed or endorsed improperly.
- If you make a deposit before 3:30 p.m. EST on any business day, the deposit will be effective as of the close of business on that day.
- Deposit slip not required; an electronic one will be created.
- Before making a deposit, you must endorse the check with your signature, indicate “For Mobile Deposit Only” and write your account number.
- Only one check at a time can be deposited but multiple deposits can be made.
- When prompted for the amount, carefully enter the check amount to ensure it matches both amount fields on the check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Take the photos of your check in a well-lit area.
- Place the check on a solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Make sure entire check image is visible and in focus before submitting your deposit.
  - No shadows across the check
  - All four corners are visible
  - Check is not blurry
  - MICR line (numbers on the bottom of your check) is readable.
- After your deposit has been submitted write on the front of the check “Deposited” and the date.
- After verifying the deposit has been actually posted to your account, securely store and retain the check for at least 14 days from the date posted to your account. After 14 days, you must shred the check.
- At the Bank’s own discretion, a deposit may be rejected if an unacceptable check has been deposited. (see list above)