



NHFCU FAQ's for Mobile Deposit

What is Mobile Deposit?

Mobile Deposit allows you to deposit checks into your NHFCU checking account. Using your smartphone and our mobile app, you take a picture of the front and back of your check and then deposit the check following the prompts on your phone.

Can any member use Mobile Deposit?

Members who are enrolled in ***e-branch, using our mobile app on a smart phone, and who have a shared draft or Money Market account*** are able to use Mobile Deposit.

If you are under 18 years of age, or if your account is a Trust with a declaration or inception date of less than 18 years, please call the credit union for access to Mobile Deposit Capture.

How do I download the NHFCU Mobile Banking App?

Go to: <https://nhfcu.org/newmobileapp>. Follow the instructions for your phone.

Is there a daily deposit limit?

There is a daily deposit limit of \$1,500 using mobile remote deposit during normal business days (Monday – Friday). Typically, the daily limit is for a 24-hour period and resets at 5:00 pm, with the exception of weekends and holidays. However, before your daily limit is again available, all previous mobile deposits must be accepted and approved. Here are some examples:

Friday: Mobile deposit of \$1,500 at 2:00 pm. You may deposit up to \$1,500 from Saturday through Monday at 5:00 pm, once you receive notice that Friday's deposit was accepted.

Saturday, holiday weekend (Monday holiday): You may deposit up to \$1,500 through Saturday, Sunday, Monday, AND Tuesday at 5:00 pm.

Am I able to view a copy of my check after it has been deposited?

Yes. You can also check the status any time by using the App: Deposit -> "View mobile deposit history". History is available for 30 days. Completed deposits are available from within transaction history within your account.

Do I need to endorse the check I am depositing?

Yes. Endorsing the check is required.

When will the funds be deposited and available within my account?

Checks received before 2:00 PM ET, Monday through Friday, will be deposited into your account within two (2) business days and will follow NHFCU's regular funds availability schedule. To review the Funds Availability [click here](#):

What types of check deposits are NOT accepted through Mobile Deposit?

- Any item that is stamped with a "non-negotiable" watermark.
- Any item that contains evidence of alteration to the information on the check.
- Any item issued by a financial institution in a foreign country.
- Any item that is incomplete.
- Any item that is "stale dated"* or "postdated"**.
- Savings Bonds.
- Third party checks***.

*Stale dated checks are defined as any check that is being negotiated more than six (6) months after the date on the check.

**Postdated checks are defined as any check that is deposited before the date on the check.

***Third party checks are defined as checks that have been transferred by the original payee to a third party by means of an endorsement.

Will I be notified if my check is accepted or if it is rejected?

Yes, you will receive an email from "ebranch-Alerts@nhfcu.org". You can also check the status anytime by using the App: Deposit -> "View mobile deposit history."

If your check is rejected, you can attempt to redeposit the item by correcting the issue or you can visit our 70 Airport Road, Concord, or 71 Calif Highway, Lee, locations to deposit the check. You can also mail your check to:

NH Federal Credit Union
70 Airport Road
Concord, NH 03301

Who do I call if I encounter an issue?

From the mobile App, click the three dots in the upper right corner, or call (603) 715-9791. You can also send us a secure message through *e-branch*.

What do I do with the physical check once it has been deposited?

The physical check should be retained until the item posts to your account. You can verify the status of a check deposit anytime by using the App: Deposit -> "View mobile deposit history".

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