



*Three Rivers Bank of Montana*  
*"Helping you financially around every bend of life."*

## **Educational Tips on using Mobile Check Deposit**

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your 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.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the 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
- The MICR line (numbers on the bottom of your check) is readable.
- Limits: \$1,500 per item, \$3,000 max per day
- Cut off time: 5:00pm. Any deposit after cut off will be deposited next business day.
- Recommended you store the check for 14 business days, and then shred the check.

### **Checks or Items you may NOT scan for deposit:**

- a. Are payable to any person or entity other than you;
- b. Are drawn or otherwise issued by you or any other person or any of your accounts or any account on which you are an authorized signer or joint account holder;



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- c. Contain obvious alternation to any of the fields on the front of the Check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the Check or items are drawn;
- d. Were previously converted to a substitute Check as defined in Reg CC without TRB's prior written consent;
- e. Were previously converted to an image replacement document as defined in Reg CC without TRB's prior written consent;
- f. Are drawn on a financial institution located outside the United States;
- g. Are remotely created Checks, as defined in Reg CC;
- h. Are not payable in United States currency;
- i. Are dated more than six (6) months prior to the date of deposit;
- j. Are prohibited by TRB's current procedures relating to the Services (the "Procedures");
- k. Are in violation of any federal or state law, rule or regulation'
  - i. Otherwise not acceptable under the terms of the TRB account. (Checks described in clauses (a) through (l) each a "Prohibited Check" and, collectively, "Prohibited Checks").

