

Mobile Deposit FAQs



TRUE NORTH
FEDERAL CREDIT UNION

How do I know I'm eligible for this service?

All members in good standing are eligible to use Mobile Deposit. However, you may lose access to this service if you have caused a loss to the Credit Union, are otherwise in default on an obligation, or have a history of problems with over drawing accounts or returned deposits. Also, if we believe that the Credit Union may sustain a loss by allowing you access to the service, it may be suspended.

How do I access True North's Mobile Deposit?

If you have access to True North Mobile Banking, you can utilize Mobile Deposit. After logging in, access the main menu in the upper left hand corner of the App and select "Mobile Deposit."

How large of a check can I deposit?

The maximum deposit amount you can make is generally \$5,000 per item, but True North reserves the right to modify that limit. If you have a new account, or have been a member at True North for less than 90 days, your limit will be \$1,000. If you are a member in default on an obligation to the Credit Union or have a history of problems with over drawing accounts or returned deposits, your ability to utilize this service may be suspended.

How do I endorse the check when using Mobile Deposit?

It is very important to endorse your check in the following fashion:

"For Mobile Deposit Only to True North FCU"

Your account number

Your signature

Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

When will my deposit be available in my account?

In most cases, your check will deposit to your account immediately. If you have a question about your deposit, you are welcome to call us at the Member Contact Center at (907) 523-4700.

How much of my deposit will be available?

Generally, \$1000 per day will be available for immediate withdrawal. The remainder will be available on the 3rd business day after your deposit is posted to your account.

Why would my deposit fail, and what do I do?

- The check is over your approved amount. If that's the case, bring the check into your local True North or Shared Branch location to make the deposit.
- The system won't process your check because it is missing critical information or the system cannot read the check. The check may be illegible or incomplete in some fashion.

The check seems to be accepted, but later I received a rejected deposit notification by email.

If this happens, it's because an issue was discovered with your check or with the account you attempted to deposit it into at True North. Call or stop by your local branch with any questions.

Do I need to include a deposit slip with my scanned check deposit?

No, you do not need a deposit slip.

What kinds of checks can be deposited through Mobile Deposit?

See the Mobile Deposit disclosure for more detailed information, but generally the following checks can be deposited through this service:

- Personal Checks drawn on US Financial Institutions
- U.S. Treasury Checks
- Business Checks

What accounts can I deposit into with Mobile Deposit?

The deposit feature is available in your Share Draft, Share and Money Market accounts.

How long should I hold onto my checks after making the deposit?

We ask that you hold on to your check for 30 days after the deposit is posted to your account. However, upon receipt of the funds into your account, you agree to write "VOID" on the check. See the Agreement for more information.