



## Mobile Deposit

**Purpose:** Mobile Deposit gives you the freedom of making a check deposit anytime and anywhere you want, using your smartphone.

### I. How-To

Before using Mobile Deposit, you need to set up an Online Banking profile. Online Banking enrollment is a general requirement for most of our reward earning accounts. If you are already enrolled in Online Banking, great! You can skip to the steps below.

- To enroll in Online Banking: Visit [www.mynorthern.com](http://www.mynorthern.com) and under “Online Banking Login” in the upper right-hand corner, select “Not registered for online banking?” Enroll in an Online Banking profile using the information received during account opening. If you do not know this information, give us a call at 315-782-0155 and we will get you what you need to complete the process!
- 1. Download the Northern Mobile Banking app from your device’s store and Sign In with your login credentials used for Online Banking.
- 2. Select “Deposit Checks” on the main menu (after reading the Mobile Deposit Terms and Conditions).
- 3. Select the account into which you want the check deposited.
- 4. On the back of the check, sign your name and write “Mobile Deposit to Northern CU.”
- 5. Take a picture of the front and back of the check.
- 6. Enter the amount to deposit.
- 7. Verify the information and hit “submit.”

### II. General Information on Mobile Deposit

- You can only deposit a check into the account in which you are logged into.

- You can mobile deposit checks up to an aggregate amount of \$10,000 daily.
- All deposits are subject to review and holds. Please remember to verify your available balance after making a deposit.
- The funds that are available immediately after depositing is based on your relationship with the Credit Union. The more you use Mobile Deposit, and hold a larger average daily balance, the more funds you will have available per deposit.
- If a deposit needs to be returned due to missing requirements, or due to other check regulations not being met, we will send a Mobile Message letting you know or call you by phone.