

# eMobile Deposit FAQ and Information

**Q: What is eMobile Deposit?**

A: eMobile Deposit is a secure and convenient way of making check deposits with your smart phone, tablet, and other mobile devices whenever and wherever you are.

**Q: How do I qualify for eMobile Deposit?**

A: To qualify for eMobile Deposit, you must be a current member of Northern Skies FCU and have an active savings or checking account.

**Q: How do I get started?**

A: Download the current version (or update) of the Northern Skies eMobile App. The application will work with most operating systems (Android OS 2.1 and Apple iOS version 7 and higher required) and will require you to log in with your existing eNavigator Online Banking passcode and credentials.

If you do not have an eNavigator Online Banking passcode, you may request one by phone, through our website, or visit us at one of our convenient locations. Upon your first mobile deposit, you will be asked to agree to our eMobile Deposit User Agreement. A copy of the agreement can be found on our website at [www.northernskiesfcu.org](http://www.northernskiesfcu.org).

**Q: Can I make a loan payment using eMobile Deposit?**

A: Yes, you may deposit your check to a loan, savings, or checking account by selecting the account type that you wish to make a deposit or loan payment to. If you do not want to deposit the total check amount as a loan payment, we recommend that you deposit the check into your savings or checking account and make the transfer for the amount of the payment using the App's transfer feature.

**Q: Do the checks have to be signed?**

A: Yes, checks must be negotiated either with a signature or "for deposit only" on the reverse side of the check.

**Q: What are some tips to get good pictures of my check?**

A: Sometimes a larger check size, small font, positioning, and lighting can make getting a good image difficult. Optimal conditions that may help, would be to find an area with level and ample lighting, provide a flat and dark colored background, and to hold your mobile device as still and as parallel to the check as possible. It is also important to ensure that all four corners of the check fit inside the area indicated by your phone's camera function.

**Q: What should I do with the physical check after it has been deposited using eMobile Deposit?**

A: You should write 'VOID' or 'Electronically Presented' on the face of the check and retain the item for 30 days. After 30 days, we recommend that you destroy the check.

**Q: When will my deposit post?**

A: In general, the cutoff for same business day posting is 5:30 p.m. Monday through Friday and Saturdays at 4:30 p.m. AKST. Deposits made after the stated cutoff times will be posted the following business day. All deposits are subject to holds pursuant to our Funds Availability Disclosure.

**Q: How do I deposit a check into my account?**

A: Making mobile deposits is quick and easy! Check out the eMobile Deposit Guide for tips and detailed instructions.

