



MISSISSIPPI  
FEDERAL  
CREDIT  
UNION

# FAQ's

Frequently Asked Questions  
Mobile Remote Deposit Capture

1. Do I have to write the account number on the check?
  - Yes. You must endorse the check, you must place the words “For mobile deposit only Mississippi FCU” and you must write your account number on the back of the check.
2. What do I do with the check after I take the picture?
  - Securely store each original check that you deposit using these services for a period of at least sixty (60) days. After sixty (60) days and no later than ninety (90) days after you transmit the original check, you safely destroy the original check.
3. When will the funds be available?
  - The first \$200 will be made available the 1<sup>st</sup> business day of deposit. The remaining amount will be made available the 2<sup>nd</sup> business day after the day of deposit not to exceed the \$2500 daily limit.
4. I attempted to make a deposit but received an error. What do I do?
  - During the process, there are several verifications being performed on the check image that may result in an error or warning. Continue through the prompts that appear in the message.
5. How much does it cost to use Mobile Remote Deposit Capture?
  - There is no fee to use Mobile Remote Deposit Capture. However, standard wireless carrier data and charges apply. Be sure you understand the MSFCU Mobile Remote Deposit Capture Terms of Service you agreed to prior to using this service. To see Terms of Service, [click here](#).