

## **Mobile Deposit Capture**

Easily deposit checks into your checking account from anywhere with Louisiana USA's Mobile Deposit Capture. Make a quick, secure deposit from your phone using the Mobile App on your iPhone or Android device.

To use Mobile Deposit, you **must** first be enrolled in Online Banking and have downloaded the Louisiana USA's mobile app.

Cut off time for same day deposit is <u>4:00 p.m.</u> on regular business days when we are open; deposits will show up in your account after 4:30 p.m. Checks deposited through mobile deposit capture are subject to normal check holds. The maximum **daily check** amount is \$2,500.00. The maximum **daily total deposit** amount is \$5000.00.

Certain restrictions apply. Not all members may qualify. Mobile Deposit Capture is functional on iPhone and Android apps only. Data rates may apply. \*See credit union for additional terms and conditions.

\*\*\*Checks presented for mobile deposit must be endorsed with your signature, account number and add "For LAUSA Mobile Deposit Only" or deposit will be rejected\*\*\*

Not all checks are eligible for mobile deposit. Only checks payable to you are eligible for mobile deposit.

Other items NOT eligible for mobile deposit are:

- Checks payable to others
- Checks payable to cash
- Checks missing signature of issuer or are incomplete in any way
- Checks missing endorsement: "For Mobile Deposit Only" and payee/account holder endorsement
- Checks post-dated or checks more than 6 months old
- Foreign checks and items not payable in US Currency
- Traveler's checks, money orders, postal money orders
- US Treasury checks or bonds
- Checks that exceed your available deposit limit
- Checks that are non-negotiable
- Cash
- Duplicate checks
- Checks with poor image quality