

Mobile Deposit Instructions

By reviewing this page and using the Mobile Deposit feature, you are agreeing to Down East Credit Union's Mobile Banking and Deposit Agreement, which you can view on the website or by using the Contact Us page to request a copy.

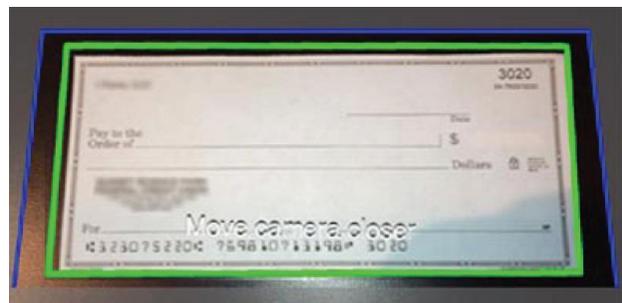
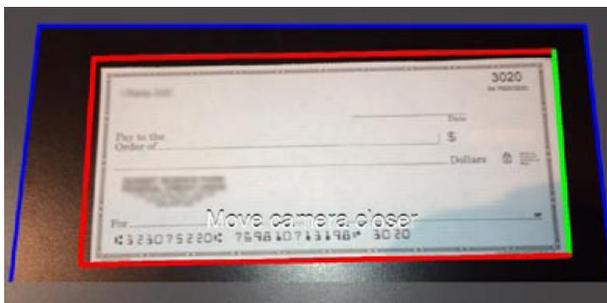
1. Using your online banking credentials log into DECU's Mobile banking App and Select Mobile Deposit
2. Select the Account to receive the deposit
3. Enter the Amount of the check
4. Verify that the correct email address appears. If it is incorrect please type in the corrected email
5. Place on dark background with good light. Flatten the check, ensure no corners are bent over, place the check on a flat dark, nonreflective and unpatterned surface with adequate light which does not cast a strong shadow on the check.



6. For the Check Front Select Capture Image and align the check.



You may find it easier to capture the image if you are standing rather than sitting. If your device has a flash or a light hold the device directly over the check. The light will be turned on to avoid any shadows on the check. If your device does not have a flash or light insure the check is evenly illuminated and tilt the device at an angle to align the edges of the check with the frame in the display. You will notice a **Red** box appear around the check. Position the device so all four sides of the box turns **Green**.



When the check is aligned and has sufficient light just hold your device steady and the check image will automatically be captured. If the device does not quickly capture the check, then move to a darker plain background with better light.

7. Confirm the check was properly captured.

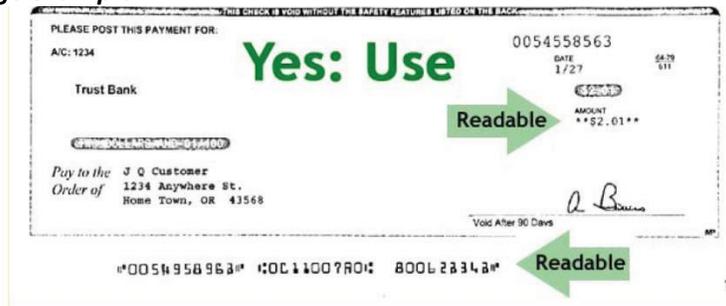


You will be shown the black and white version of the check image which looks like the image above. This image will be used for processing the deposit. If the following are true, then tap **Yes Use**, otherwise tap **No Retake**.

1. You must be able to read the Amount and the numbers along the bottom of the check. The background and other details of the check may not be clear and may be distorted
2. The check must be square with all of the corners visible.
3. On the backside image the endorsement must be visible but the other markings and printing on the check will most likely not be visible.

8. Repeat the capture process for the back side of the check, then select Submit. Use the Deposit History button to view the current status of the deposit.

Front side check image example:



Back side check image example:

Endorsement Requirements:

- Must have the your signature
- The Credit Union Name (Down East Credit Union)
- Your Credit Union Account Number
- The words "for Mobile Deposit Only" on the back



As long as the check is square with all four corners visible and you can see the endorsement, the captured image is satisfactory for processing. If the endorsement is not visible, use a bold black pen to make the endorsement and retake the image. For your protection, write "Posted" and today's date above the payee on each item, and then retain it in a secure place for at least 60 days.