



FAQs about DeposZip via Mobile

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How can I sign up for DeposZip?

You can register for DeposZip (desktop or mobile) by logging in to your Online Access Account and clicking on Remote Deposit on the top navigation bar.

What do I need for the Mobile DeposZip?

In order to use Mobile DeposZip, you must have the following:

1. Mutual 1st Federal Mobile Banking App [for iPhone](#) or [for Android](#)
2. DeposZip Mobile App [for iPhone](#) or [for Android](#)
3. Smartphone with camera (for photographing check images) and data plan from cell phone provider to transmit deposit via secure (SSL) connection.

How quickly will the deposit be credited to my account?

Checks submitted for deposit prior to 6:00 pm Central Standard Time (CST) will be credited to your account on the same business day. Deposits submitted after 6:00 pm CST will be credited to your account on the next business day. Business days are Monday through Friday, excluding holidays.

How quickly will the funds be available for me to use?

Please refer to our [Funds Availability Policy](#) to find out how soon your deposit will be available for your use.

Are there any types of checks that cannot be submitted using DeposZip?

The following items cannot be submitted for deposit using DeposZip:

1. Savings Bonds
2. Foreign Checks
3. Checks previously endorsed by Mutual 1st Federal
4. Any item that is "stale dated" or "post dated"
5. Any item that is incomplete (i.e. missing the date, missing the payee, etc.)
6. Any item that contains evidence of alteration to the information on the check
7. Any item that is stamped with a "non-negotiable" watermark

How should I endorse the check?

The back of each check **MUST** include:

1. The words "For deposit only at Mutual 1st Federal"
2. The account number to which the check is being deposited
3. The words "via DeposZip"
4. Today's date (mm/dd/yyyy)
5. The payee's signature

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

What else will I need to do to send in my deposit?

After you endorse the back of the check(s) according to the indications above, you will need to do the following:

1. Log in to your Mobile Banking App
2. Click on Remote Deposit on the navigation bar
3. Select your suffix to make a deposit and click the DeposZip icon (this will automatically sign you in to the DeposZip Mobile App)
4. Enter the total deposit amount of your check(s)

5. Take a photo of the front and back of your check(s)

6. Review and submit your deposit

How long should I hold on to my check(s) after I submit using Mobile DeposZip?

Once you have taken photos of your check(s) and your deposit has been credited to your account, you should securely store the original check(s) for 30 days before destroying the item(s).

If I have questions, where can I go to receive help?

If you are within Mobile DeposZip, you can select "i" for "INFO" as you step through the transaction and you will see help information specific to the page you are on. You can also send an email to info@mutualfirst.com or call toll-free (877) 697-8545 or locally (402) 697-8200.