



Remote Deposit Capture User Guide

Check Requirements and Limits:

- The maximum dollar amount per item is **\$2,500.00** and the rolling daily limit is **\$5,000.00**.
- The endorsement cannot be left blank and **“For Mobile Deposit Only at First Financial FCU” must be written on the back of the check. You are also required to include the account number the deposit is going into and the signature(s) of all payees or the deposit will be declined.**
- The person who the check is made out to must be on the account that the check is being deposited to.
- You **CANNOT** make a payment to a loan or credit card (no checks made out to **First Financial** will be accepted).
- **The cut-off time for deposits is 2:30PM EST and checks are only reviewed on business days.**
For a check to be included in that business day’s file processing, it must be deposited before the cut-off time. Anything after 3pm or on a non-business day will run in the next business day’s file.

To make a mobile Deposit on an iPhone or Android:

- Click on the **Deposit** icon within the First Financial mobile app located at the bottom of the screen. Then click the **Deposit Check** icon.
- Choose the sub-share where you are making the deposit.
- Type in the amount of the check and click **Next**.
- Click on **Front Image** and take a picture of the front of the check. Make sure the check is centered with all 4 corners of the check visible. If the image is clear, click the **Use** button. If not, click the **Retake** button.
- Click on **Back Image** and follow the same steps as the **Front Image**.
- Click **Next** after both sides of the check have been captured.
- On the next screen, click **Confirm** to submit the deposit or **Edit** to make any changes to the deposit.
- To check back to see if your deposit has been processed, click on the **Deposit** icon, and then the **Check Deposit History** icon.

Please note that if your mobile deposit is declined **after you have submitted it, you will receive an email from First Financial with a short explanation. If you need further assistance, please email info@firstffcu.com or call 732.312.1500 Option 9.*