**Educational Tips on using Mobile Check Deposit**

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Cut off time is **2:00pm CST**

- Endorsement requirements:
  - the back of your check needs to include the following information:
    - Your Signature
    - List “Mobile Deposit at Frontier Bank”
    - Date of Deposit

- Tips for taking a picture of your check
  - Take the photos of your check in a well-lit area.
  - Flatten folded or crumpled checks before taking your photos.
  - Place the check on solid dark background before taking the photo.
  - Keep your phone flat and steady above the check when taking your photos.
  - Hold the camera as square to the check as possible to reduce corner to corner skew.
  - Keep the check within the view finder brackets on the camera screen when capturing your photos.
  - Try not to get too much of the areas surrounding the check.
  - Make sure that the entire check image is visible and in focus before submitting your deposit. This includes:
    - No shadows across the check
    - All four corners are visible
    - Check is not blurry
    - The MICR line (numbers on the bottom of check) is readable

- Verify that your check was accepted and processed by the bank. Look for green check mark in the deposit review area
- Funds are available the next business day after processing
- Hold original check for 14 days
  - After the 14 days and after the check has posted to your account write VOID on the front of the check and destroy it.
- If the deposit does not post to your account or you have any difficulties, please contact Frontier Bank as soon as possible.