



Mobile Deposit Guidelines and Funds Availability

Deposit Guidelines

- Up to \$2500 per day may be deposited.
- Checks must be endorsed by all payees on the back and must include “For Mobile Deposit at KCU Only” or “For Mobile Deposit at Kohler Credit Union Only”.
- Enter the check amount that matches the written amount on the check.
- Take photo in a well-lit area; a solid, dark background works best
- Ensure all check corners are in the view finder and hold phone flat.
- Ensure the MICR line is readable (string of numbers on the bottom of the check).
- Once the check is approved, hold the original check for 14 days and then securely destroy.

Funds Availability

- All mobile check deposits are subject to review and approval.
- Standard check holds may apply.
- Be sure to check the status of your deposit under Move Money > Online Activity > deposited checks.
- Funds deposited before 4:00 pm on a normal business day will generally be available after 6:30 pm the same day.
- Funds deposited after 4:00 pm on a normal business day, or on a weekend or holiday, will generally be available after 6:30 pm the following business day.