



Mobile Check Deposit FAQs

Snap it, send it, spend it, or use online banking to manage it.

How do I access Mobile Check Deposit?

Mobile Check Deposit is available to Middlesex Federal Online Banking Users who download our mobile app.

If you already have the mobile app, simply Log In and click on the *Mobile Deposit* tab to use this feature. To register for Online Banking go to MiddlesexFederal.com. Once you are registered, visit your App store to download the Middlesex Federal mobile app.

How do I make a deposit?

Use your smart phone or tablet to Log In to the Middlesex Federal mobile app and click on the *Mobile Deposit* tab. Snap a picture. Click *Make Deposit* to deposit your check in your Middlesex Federal account. Spend it, save it, or use online banking to manage it.

What types of checks can be deposited using Mobile Check Deposit?

Most domestic checks (personal and business) made payable to you can be deposited. Money orders, cashier's checks, or traveler's checks, drawn on or payable at or through a United States bank can also be deposited using Mobile Check Deposit.

What types of checks cannot be processed through Mobile Check Deposit?

Third party checks, checks containing alterations to any of the fields, international checks, and checks not payable in United States currency will not be accepted. Confirmed check deposits are subject to further verification. Middlesex Federal reserves the right to refuse a deposit for any reason. If your deposit was not accepted, an email notification will be sent to you within one business day.

How should I endorse the check?

Your signature and "For mobile deposit only at MFS." is all you need to write on the back of the check. If the check is made payable to you and other individuals or entities, signatures from all parties listed on the check must be included.

Is there a limit to the number of checks or the dollar amount that I can deposit?

One check per deposit can be made, up to 15 checks per business day, and 100 checks per month. The maximum amount of a single check you can deposit is \$2,500. The maximum amount per business day is \$5,000. The maximum amount per month is \$10,000.

When can I make a mobile deposit to Middlesex Federal?

Online Banking, Mobile Banking, and Mobile Check Deposit are available 24/7, including weekends and holidays except during routine maintenance downtime.

What type of account can I deposit to?

Middlesex Federal checking, money market, and savings accounts (statement, passbook, and club) accept mobile deposits. A drop down menu will include a list of accounts that are available to you. The total for each check must be deposited into one account. Online and Mobile Banking can be used to transfer funds from one account to another. Online transfers cannot be made from passbook, club, and CD accounts.

How do I know that my deposit has been received and accepted?

After you click on *Make Deposit*, a confirmation message stating that "Your check has been deposited." will appear. Confirmed check deposits are subject to verification. Middlesex Federal reserves the right to refuse a check deposit for any reason. If your deposit was not accepted, an email notification will be sent to you within one business day.

How soon will funds be available?

Checks deposited by 3 pm on a business day and accepted will generally be available at 8 pm that same day. **Checks deposited after 3 pm on a business day** and accepted will generally be available at 8 pm on the next business day. **Checks deposited on a non-business day** and accepted will generally be available at 8 pm on the next business day. If your deposit was not accepted, an email notification will be sent to you within one business day. Business days are Monday through Friday excluding holidays.

What should I do with the original paper checks after deposits are made?

Keep the checks in a secure location for at least 14 calendar days. Destroy the checks after you have confirmed that the deposit has been credited to your account.

Who do I contact if I have questions?

Call 617-666-4700 to speak to a Customer Service Representative or send us a secure email by visiting MiddlesexFederal.com and click on *Contact Us* in the *About Us* tab.



Davis Square ♦ Teele Square ♦ Medford Square ♦ MiddlesexFederal.com ♦ 617-666-4700

