

## **What is Mobile Deposit?**

Mobile Deposit is a secure, online service that allows you to deposit checks into eligible United Financial accounts with your mobile device. A check can be photographed with the camera feature on a smart phone device. The images and associated deposit information are then electronically delivered to United Financial Credit Union. This convenient, 24/7 service helps save time by eliminating the wait you might encounter at an ATM or branch.

## **How does Mobile Deposit work?**

With Mobile Deposit, you can safely deposit checks from home, work, or anywhere else you have access to an iOS or Android device with a camera and a connection to the Internet.

- Download our free Mobile Banking app (available for Android™, iPhone®, and iPad®).
- Open the United Financial app.
- Select the "Mobile Deposit" feature from the menu.
- Enter the deposit amount of the check.
- Select the account you wish to deposit funds to.
- Take pictures of the front and back of the check.
- Endorse the back of the check as its made payable to and add "UFCU Mobile Deposit Only" below your signature.
- Review and approve the images of the check.
- Submit the images for deposit.

## **What types of checks can be deposited with Mobile Deposit?**

United Financial accepts checks drawn on financial institutions within the United States, excluding its territories. This includes:

- Personal checks
- Corporate/business checks
- Cashier's checks
- Government checks

## **What types of checks CANNOT be deposited with Mobile Deposit?**

The following items are not eligible for Mobile Deposit:

- be payable to any person or entity other than you;
- be prohibited by, or received in violation of, any law, rule or regulation;
- have any apparent alteration to the front of the check;
- be known or suspected (or should have known or suspected) as fraudulent or otherwise unauthorized by the owner of the account on which the check is drawn;
- be a check drawn on your checking account with UFCU
- be a check that has been remotely created;
- be a Money Order, Travelers check or any check linked to credit card
- have been previously cashed or deposited;
- be post dated or more than six (6) month old;
- be payable to cash;

- be irregular in any way;
- bear a signature of the person on whose account the check is drawn; or
- be payable in a currency other than U.S. dollars;
- be drawn on financial institutions that are located outside the United States.
- be a third party check

### **Why must the check be endorsed with the words "For UFCU Mobile Deposit Only"?**

This specific endorsement ensures that checks deposited through Mobile Deposit will not be deposited again at a United Financial Credit Union branch or at another financial institution. It is one of many security measures we have put in place to protect member accounts from theft and fraud. Checks that are not endorsed as specified may be rejected by United Financial Credit Union.

### **Are there fees associated with Mobile Deposit?**

The Mobile Deposit service is FREE to United Financial members making deposits to their eligible account(s).

### **Is my financial information safe with Mobile Deposit?**

YES! The Mobile Deposit service is offered through Mobile Banking, which requires you to provide a unique Username and Password each time you log in. To prevent unauthorized access to your account, be sure to log out of Mobile Banking once your online account activities have been completed.

### **How does Mobile Deposit identify and prevent fraud?**

We require each item to be endorsed with the signature of the payee and "For UFCU Mobile Deposit Only." This way, checks deposited through Mobile Deposit cannot be deposited again at a United Financial Credit Union branch or another financial institution. The Mobile Deposit approval process also includes a review of each deposited item, and automatically detects duplicate deposits.

### **Who is eligible for Mobile Deposit?**

Members with a checking or savings account in good standing are eligible for Mobile Deposit.

### **What mobile devices are supported by Mobile Deposit?**

Mobile Deposit is currently available on iOS 5 and above and Android™ OS 2.3 and above.

### **How do I enroll in Mobile Deposit?**

To enroll your eligible account, select the Deposit option from the menu of your Mobile Banking app. At the time you process your first check your Mobile Deposit access will be approved or denied. You will need to set up the share you would like to deposit to first.

### **What are the guidelines for taking a good picture for Mobile Deposit?**

Make sure your check image follows these conditions:

- Take the picture in a well-lit area
- Avoid shadows such as those created by holding the camera between the check and the light source
- Only the check you are working with should be visible in the picture

- Avoid having other objects in the frame, such as other papers, pens, etc.
- Take the picture of your check against a darker background color.
- Make sure the check is not cut off by the edge of the view window, a deep shadow, or other objects. All four corners of the check need to be visible
- Make sure the image is sharp and focused. For some devices this means pulling back from the check so the image does not blur.

**When will deposited funds be available in my account?**

If you deposit a check Monday-Friday between 9:00 AM - 5:00 PM ET funds will be available that day based on our Funds Availability policy.

If you deposit a check Monday – Friday after 5:00 PM ET, Saturday, Sunday or a Holiday, funds will be available the next business day based on our [Funds Availability policy](#).

**How will I be notified if there is a problem with my deposit?**

You will automatically receive a message in Mobile Banking and an email if we cannot deposit your check.

**What steps should I take if my Mobile Deposit is declined?**

If your deposit item is declined, you will receive notification by e-mail, indicating the reason for the decline. If you feel you need to discuss the matter in more detail, you can contact our office at 989.777.3620 during normal business hours. Reasons that deposit items may be declined include:

Ineligible check	Duplicate check
Non-negotiable	Poor image quality
Missing signature	Daily deposit dollar amount exceeded
Missing endorsement	Unacceptable item
Stale dated	Other
Post-dated	

**How long should I retain my original check? What happens if I discard the check and an issue arises?**

For your protection, retain the original check for at least 90 days AFTER receiving confirmation that it has posted to your account. When you are ready to discard it, mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again. If an issue should arise and the original check is no longer available, please contact the issuer of the check to obtain a copy of the check that can be re-submitted for deposit.

**How long does the system retain my Mobile Deposit history?**

Check deposits in “Pending” status will not show in the app and within Online Banking until the deposit is complete. Completed deposits can be viewed in the account history.

**What should I do if I need help using Mobile Deposit?**

The Mobile Deposit service is designed to be a user-friendly, self-service product. If you need assistance, please visit our branch locations or contact us at 989.777.3620 during normal business hours.