

Depositing Checks with UECU *e-Posit*[™] Mobile – Helpful Tips

Deposit your checks from anywhere, anytime with UECU's free e-Posit[™] Mobile service.

What Accounts Are Eligible for Mobile Check Deposit

e-Posit[™] services are available to UECU members with accounts in good standing, who are 13 years and older, and are U.S. residents. (See *e-Posit*[™] Service Agreement for full requirements.) The service is not available to business accounts (except for sole proprietorships), or to nonprofit, estate or representative payee accounts.

Members with *e-Posit*[™] Mobile access can use the service to deposit checks to UECU savings and checking accounts (excludes *MyPay*[™] and *Green Light Checking*[™] accounts). If you have a Money Market Savings or a UECU checking account, you will have immediate access to a portion of the funds from the check you deposit. The availability dollar amount will be displayed on your mobile device after a successful mobile deposit transaction.

Checks You May Deposit with *e-Posit*[™]

Use *e-Posit*[™] Mobile to deposit checks that are made payable to UECU, or are payable or properly endorsed to a named owner on your UECU account. See the *e-Posit*[™] Service Agreement for a complete description of acceptable and unacceptable deposits. Deposits are processed on non-holiday business days, Monday through Friday; deposits completed after 2:00 PM Eastern Time or on a non-business day will be processed on the following business day.

How To Use *e-Posit*[™] Mobile

To display the step-by-step instructions for depositing a check with *e-Posit*[™] Mobile, click on the (i) Information icon at any time when using the Check Deposit option in the UECU Mobile Banking app.

Before starting the deposit step, endorse the back of the check with the following information: Your signature and "For Mobile Deposit Only to UECU."

1. Enter the amount of the check.
2. Choose the deposit account.
3. Click "Take Front Image" – take photo of the front of the check.
4. Click "Take Back Image" – take photo of the back of the check.
5. Select "Next"
6. Verify your deposit.
7. Select "Submit"
8. Deposit is complete.
9. Record the batch number and date to destroy the check.

10. Sign Out
11. Retain check for 14 days, and then destroy the check.

Tips for Successfully Photographing Your Check

- Place your check on a flat surface, preferably one that provides a background that is darker in color than your check. Be sure no other items (pens, papers, etc.) are near your check in the area being photographed.
- When using the camera function on your phone or tablet device, ensure your check appears to be in-focus on the screen, before you click the button that takes a photograph.
- Be sure you center your check in the “view-finder” of your mobile device camera, and that all four corners of your check are included when the picture is taken.

Mobile Device System Requirements

To access the Check Deposit option (*e-Posit™* Mobile) in UECU Mobile Banking, you must have an Apple or Android mobile device with Internet access, photo capability, and the installed UECU Mobile Banking app. The minimum supported device operating systems for the Mobile Banking app are iOS 9.0 or newer for Apple devices and Android 4.0 or newer for Android devices.

Security Tips

- *Safeguard any check images stored on your mobile device.* Depending on the operating system and program settings you use on your smart phone or tablet, your device may be configured to store the check images you photograph when using mobile check deposit. Check your device’s photo albums or storage folders to see if your check images appear there – if so, it is best to delete these images for your security. If you back-up your device’s photos or data in external or cloud storage, avoid transferring these images beyond your device. Also, if your device is connected to social media accounts or other applications that share data, check your device and application settings to ensure your device does not automatically share or upload any check images to a third party.
- *General Mobile Device Security.* For a complete list of Mobile Security Tips, view the Mobile Banking information on the UECU website. This includes an explanation of the security provisions UECU uses to protect our home and mobile banking users and tips to help members fulfill their own role in safeguarding their mobile devices and the information stored on them.

For More Information

- Read the *e-Posit*[™] Service Agreement for complete terms and conditions of using UECU's *e-Posit*[™] Mobile and Online services. This can be found on the Services Page on the UECU website; click on Mobile and Online Check Deposit to view the Service Agreement.