

## **United Bay Community Credit Union**

### **Mobile Deposit Frequently Asked Questions (FAQs)**

#### **Q. What is Mobile Deposit?**

A. Mobile Deposit is a convenient service that allows you to use our Ubay2Go Mobile Banking App along with a smart phone to make check deposits to your account. At this time, Android, and Apple iOS are the only supported operating systems for Mobile Deposit. This service eliminates a trip to the branch or ATM to make your deposit, saving you time.

#### **Q. Are there any Fees for Mobile Deposit?**

A. No. Mobile Deposit is provided free of charge.

#### **Q. Is Mobile Deposit right for me?**

A. Eligible account holders who receive checks can benefit from Mobile Deposit. With the ability to make deposits from your mobile device, it is safer and more convenient than making a trip to a branch or ATM.

#### **Q. Is Mobile Deposit safe/secure?**

A. Mobile Deposit uses the same level of security and encryption standards as our Ubay2Go Mobile Banking App, ensuring that deposits and personal information are completely safe. Mobile Deposit is offered through our Ubay2Go Mobile Banking App, which requires you to provide a username and password each time you log in.

#### **Q. Do I need to come to a branch before I can start using Mobile Deposit?**

A. For personal accounts, you do not need to come into a branch before using Mobile Deposit. In our Ubay2Go Mobile Banking App, you must first agree to our Mobile Deposit Agreement that is displayed when you access this service for the first time. Business account holders will need to come to a branch before using Mobile Deposit, as they are required to sign an acknowledgment form and receive the Business Mobile Deposit Agreement before utilizing this service. Contact the business department at (989) 892-4597 for more details.

#### **Q. How do I access Mobile Deposit?**

A. You need to access Mobile Deposit within our Ubay2Go Mobile Banking App (available through the Apple App Store or Google Play). Once you have logged into our Ubay2Go Mobile Banking App, you can click on the Mobile Deposit menu option, read and agree to our Mobile Deposit Agreement, and then you will have access to use Mobile Deposit.

#### **Q. Can I scan a check immediately after signing up?**

A. Yes. Immediately after you access Mobile Deposit for the first time, the service is fully available to you.

**Q. When will my Mobile Deposit show up in my account?**

A. Checks deposited before 5:00 PM EST will typically be visible in your account the same business day (excluding Saturday, Sunday, Federal and UBCCU Holidays).

**Q. Can I view a list or history of my deposits?**

A. Yes. When you are in the Mobile Deposit feature of Ubay2Go Mobile Banking App, you can see a history of your recent Mobile Deposit items.

**Q. Can I scan deposits into any Savings or Checking?**

A. You can scan into any Savings or Checking Account. Currently, our Club Accounts, Certificates, and IRAs are not eligible for Mobile Deposit.

**Q. Am I only allowed to make check deposits using Mobile Deposit after I sign up?**

A. No. Whether you are registered for our Mobile Deposit service or not, you can still make deposits by other methods that are convenient to you, including the ATM or at a Teller window or Drive-Thru.

**Q. How do I endorse my check for mobile deposit?**

A. All checks deposited through Mobile Deposit should have the following endorsement referred to as a Restricted Signature:

- For Mobile Deposit Only at UBCCU
- Your Signature

**Q. What types of checks can I scan into Mobile Deposit?**

A. The check must be the "Original" check. Single-party domestic checks made payable to the owner of your UBCCU account. In our Mobile Deposit Agreement, you agreed that you will not deposit Original Checks through Mobile Deposit that are:

- Payable to any person or entity other than you
- Prohibited by, or received in violation of, any law, rule or regulation
- Known to you or should be known to you to be fraudulent or otherwise not authorized by the owner of the account on which the item is drawn
- Original Checks previously cashed or deposited
- Post-dated or more than six (6) months old
- Payable to cash
- Irregular in any way
- Original Checks that do not bear a proper signature
- Drawn on financial institutions located outside the United States

If you have any questions, contact us at [info@ubccu.org](mailto:info@ubccu.org) or call 989-892-4597.

**Q. What is the maximum dollar amount I can deposit into Mobile Deposit?**

A. \$50,000 daily and up to \$150,00 monthly however, all large checks will be reviewed. Additionally, there are limits on the availability of deposited funds. See our Mobile Deposit Agreement for additional details.

**Q. Can I deposit multiple checks each day?**

A. Yes. There is a limit on the availability of deposited funds, but there is no limit for how many checks you can deposit each day.

**Q. What should I do with the original check once it is scanned successfully?**

A. Store it in a secure location for a period of six (6) calendar months. After that timeframe it can be destroyed.

**Q. Can I cancel your Mobile Deposit service?**

A. Yes. You are able opt-out of this service at any branch or by calling 989-892-4597.