

# Mobile Check Deposit Helpful Tips

- Eligibility:** Member in Good Standing  
Account must be open for at least 30 days  
Owner of account must be age 16 or older
- Limits:** Deposits of all amounts will be reviewed. Please contact us if you plan on depositing a check in an amount greater than \$8,000.00.
- Holds:** Our general policy is to give our members immediate access to their funds after the date of deposit. Longer holds may apply. Exception holds may apply for new accounts and other conditions.
- Endorsement:** Sign your name  
Write "For Mobile Deposit Only at FedStar Credit Union"  
Print Your Account Number below endorsement
- Checks Rules:** The check must be payable to a named owner on the account  
No checks payable to a third party (all payees on check must be on account)  
Must be properly endorsed (see above)  
Can't be drawn on the same account  
Can't be post-dated  
No altered checks  
No checks with non-negotiable items  
No foreign checks
- Check Storage:** Keep your check in a secure area for 10 days  
Make sure your deposit has been credited to your account and then destroy the check

## **Best practices for taking photographs of the front and back of the check:**

- First, make sure the front and back of the check are endorsed. The proper endorsement is required: "For mobile deposit only at FedStar Credit Union"
- Be careful not to write over the MICR number at the bottom of the check. Obscuring this number could render it impossible to process by mobile device.

## **Mobile Deposit, the basics:**

- Using your smartphone's camera, you will be taking two photographs, one of the front and one of the back of a physical check, which you will then submit digitally for processing, into the account of your choosing. Note: Even though digital check images will take on the dollar value of the physical check, please make sure to hold onto the check itself for 14 days before securely destroying. Just in case something happens during processing.

### **Taking the photographs:**

- When you are taking a picture of the check, do not get too close to the check itself. Position the edges of the check within the guidelines displayed on the camera viewer.
- If the check is light in color, place it on a dark background; if the check is a dark color, place it on a light background.
- The app will indicate if your check was successfully submitted. Please note that while most checks can be submitted, we cannot guarantee that every check will be accepted via remote deposit.

### **On an iOS device:**

- You will take the two photographs one at a time. You tap on the black squares to bring up the camera to start taking photographs of the front and back of the check.
- When taking the photograph, you will want to allow the automatic focus to engage before you take the photo.
- Notice the thumbnails of the captured check images when you're ready to submit the deposit. Tap on either of the images to re-take them.

### **On an Android device:**

- You press the green Capture button to start taking the photos. You then press the "Take Picture of Check Front" button on the right edge of the camera viewer. Pressing this will take the photo, and the button will then automatically change to the "Take Picture of Check Back." You take the photographs all in one go.
- The Android device will focus the image automatically when you press the button to take the photograph. So, no need to focus the app beforehand.
- Notice the thumbnails of the captured check images when you're ready to submit the deposit. Tap on either of the images to re-take them.

# Mobile Check Deposit Terms and Agreement

Member shall be responsible to complete proper scanning of the front and back of each Check/negotiable instrument ("Item"). Member must insure that a full image is displayed and aligned properly complying with the requirements of the Check Clearing for the 21st Century Act ("Check 21 Act"). Member shall be responsible for verifying the accuracy of the MICR capture by visually viewing the Item displayed on the screen and comparing it to the MICR field. Member shall be responsible for insuring the MICR is captured accurately by re-scanning the item or making necessary edits. The name of the payee on each Item shall be only that of the Member and shall not include an additional payee(s) or be a third-party that endorsed the item to the Member. All Items must include the drawer's signature or indicate the drawer's name on the original check before the Member submits said Checks for deposits as Check 21 Items. Member states that the endorsement is his own and proper for deposit at the Credit Union.

Member must retain the original Item used to create a check, e.g. the Check 21 Item ("electronic item") for a period of 10 days in a secure location and be able to produce the original item if requested by the Credit Union. On the 10th day, the Member shall destroy the original Item used to create an electronic Item. All items submitted by Member as electronic Items received by Remote Deposit Capture will be deposited into the members account in accordance with Credit Union's funds availability policy.

Notwithstanding anything contained herein to the contrary, the Credit Union's only obligation shall be to utilize ordinary care in processing and depositing acceptable electronic Items and the Credit Union shall have no liability for the processing or deposit of any electronic Item which does not conform to the foregoing standards

Member warrants to the Credit Union that no Item will be duplicated for deposit either through use of Remote Deposit Capture or deposited separately as a physical deposit of the original Item for any Item submitted to the Credit Union as an electronic Item. Member warrants to the Credit Union he will indemnify and reimburse all damages claimed against the Credit Union as to any alleged violation of the Check 21 Act relating to any transaction subject to this Agreement. Member warrants to the Credit Union that the Substitute Check and electronic Item meet all the requirements for legal equivalence described in Regulation CC §229.51. Member shall indemnify the Credit Union for any loss incurred because of the Credit Union's acceptance of an electronic item instead of the original check.

This Agreement shall be construed in accordance with and governed by the laws of the State of Texas and Regulation E. If Member commences legal action seeking monetary, declaratory, or injunctive relief with respect to enforcement, interpretation, or violation of this Agreement the parties (i) agree that any such action may be commenced only in a court of competent subject-

matter jurisdiction in Brazos County, Texas, (ii) consent to venue and personal jurisdiction in such a court, and (iii) waive any defense of lack of venue or personal jurisdiction in any such suit, action, or proceeding. The parties further agree to binding arbitration and waive any right to class action litigation.

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device. We reserve the right to refuse any transaction. We may set other limits on the amount of any transaction, and you will be notified of those limits. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The terms and conditions of these services are subject to change without notification to you, unless prior notification is required by law.