



# UTAH HERITAGE CREDIT UNION

## MOBILE CHECK DEPOSIT FAQ

### Who is eligible for Mobile Check Deposit?

Utah Heritage CU Members with accounts open greater than 90 days and have accounts in good standing and are enrolled in UHCU eTeller.

### Is there a fee to use Mobile Check Deposit?

The first five (5) checks deposited each month are **FREE**. After that, there is a fee of **\$1** per check if you have deposited more than five (5) checks during the calendar month.

### Which accounts can I make deposits to with Mobile Check Deposit?

When you sign up for Mobile Check Deposit, you will specify the account number you want the Deposits to be directed to. You can deposit into the 01 suffix (regular shares) or 09 suffix (draft/checking shares) under the account number specified at sign up.

### Is there a limit to the dollar amount or number of deposits I can make?

You may make multiple deposits each day, however, there is a total daily limit of **\$3,000**. The maximum monthly Mobile Check Deposit limit is **\$10,000**. If you need a higher daily limit, contact Utah Heritage CU at 435-436-8288 to request a limit increase. Increases may take one to two business days and are subject to Credit Union approval.

### Is there a hold placed on the funds I deposit with Mobile Check Deposit?

Up to **\$500.00** of your deposit is made available on the first business day. Remaining funds will generally be made available on the third business day following Credit Union review.

### Is a special endorsement required for Mobile Check Deposit?

You will need to write "For Mobile Check Deposit Only at UHCU" along with your account number and signature on the back of the check. Failure to do so may result in a delay or failure of check to be deposited.

### How do I know my deposit was accepted?

You will receive notification via the email address you used when signing up for Mobile Check Deposit.

### When can I submit deposits?

Deposits can be submitted 24 hours a day, 7 days a week. Deposits received after 3:00 MST pm will not be processed until the following business day. Deposits made on Saturday, Sunday or a holiday will be processed the following business day.

### What kind of checks be deposited through Mobile Check Deposit?

Personal checks, business checks, or money orders. Foreign checks cannot be deposited with Mobile Check Deposit. Mobile Deposit is only for checks payable in U.S. Dollars and drawn on banks within the United States. Cashier's Checks cannot be deposited with Mobile Check Deposit. You will need to bring foreign checks and cashier's checks into your local branch for deposit.

### What do I do with the check after I deposit it using Mobile Check Deposit?

After transmission, please retain the check in a secure location for a minimum of 15 days. After 15 days, destroy (shred or incinerate) the check to ensure that it is incapable of being re-presented for payment.

Call us at **(435) 436-8288** and we will be happy to assist you with any other questions you may have.