



MOBILE CHECK DEPOSIT FAQ

Who is eligible for Mobile Check Deposit?

Members with accounts at UHCU for more than 90 days that have accounts in good standing and are enrolled in online banking and statements.

Is there a fee to use Mobile Check Deposit?

There is not a fee for up to five (5) checks deposited each month. There is a fee of \$1 per check if you have deposited more than five (5) checks in the 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 \$7,500. If you need a higher daily limit, contact our back office at 435-436-8288 to request a limit increase. Increases may take one to two business days.

Is there a hold placed on the funds I 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 review.

Is a special endorsement required for Mobile Check Deposit?

You will need to write "For Mobile Check Deposit Only at Utah Heritage Credit Union (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 my deposits?

Deposits can be submitted 24 hours a day, 7 days a week.

When will I see my mobile deposit in my account?

Deposits made throughout the day, before 3:00 pm MST will be credited to your account on the same business day after processing. Deposits made after 3:00 pm or on a non-processing day will be credited the following business day after end of day processing.

Can foreign check be deposited through Mobile Check Deposit?

No. Mobile Deposit is only for checks payable in U.S. Dollars and drawn on banks in the United States. You will need to bring foreign checks to your local branch for deposit.

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

Personal checks, business checks, cashier's checks or money orders.

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 answer any other questions you may have.