

Do I need to input any information about the check before snapping a picture of it?

Yes. You must enter the check number, dollar amount, and the account that you wish to deposit the check into.

Can I deposit any type of check?

No. Not all checks are eligible to be deposited through this service. These items are not eligible for deposit:

- v Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- v Checks payable jointly, unless deposited into an account in the name of all payees.
- v Checks previously converted to a substitute check, as defined in Federal Reserve Board Regulation CC.
- v Checks drawn on a financial institution located outside the United States.
- v Checks that are remotely created checks, as defined in Federal Reserve Board Regulation CC.
- v Checks not payable in United States currency.
- v Checks dated more than 6 months prior to the date of deposit.
- v Checks or items prohibited by TDECU's current procedures relating to the Services or which are otherwise not acceptable under the terms of your TDECU account.
- v Checks payable on sight or payable through Drafts, as defined in Federal Reserve Board Regulation P Checks with any endorsement on the back other than that specified in this agreement.
- v Checks that have previously been submitted through the Service or through an electronic deposit delivery system offered at any other financial institution and/ or TDECU. (E.g. Mobile, Branch, ATM, Consumer, Merchant and automated clearing house (ACH) check conversions.
- v Checks or items that are drawn or otherwise issued by the U.S. Treasury Department
- v Checks that are drawn on or produced from any of your TDECU account(s), written to yourself, and authorized by yourself for deposit to your own account.
- v If an item is dishonored, you will receive an image of the original check or a substitute check as the chargeback item.

Does the check have to be made payable to the account holder?

Yes. The check must be made payable to the account holder or joint account holder.

Must the check be endorsed?

Yes. The check must be endorsed on the back in the following manner:

- **"For TDECU Mobile Deposit Only"** and the signature of the payee listed on the check.

Do I have to snap a picture of the front and back of the check?

A clear image of both the front and back of the check must be captured. Just follow the prompts, and it should take just a few seconds.

Will you reject an unclear image?

Yes. If rejected, you will then have the opportunity to take the picture again.

What account types can the deposit be made into?

Checking, Savings, or Money Market.

How will I know that my deposit has been successfully submitted and isn't just floating around in a black hole?

You will receive a confirmation message upon successful submission. You can also view the history of all of your mobile check deposits by selecting the "Activity" option on the "Deposit Check" page of the mobile app.

How will I know if my deposit has been accepted or rejected?

You can view the history of all of your mobile check deposits by selecting the "Activity" option on the "Deposit Check" page of the mobile app.

Are funds immediately available after the item has been accepted?

No. Mobile check deposits are subject to holds and at the sole discretion of TDECU.

How will I know when the funds have been deposited into my account and available for use?

You can see all of your transaction history 24/7 through online/mobile banking. You will not receive a specific notification when the deposit has been made and the funds are available.

How long should I expect to have to wait before my deposit is completed and the funds are available?

Funds should be available within three (3) business days (Monday-Friday, excluding holidays); however, extended holds may be placed on items at the sole discretion of TDECU.

How long should I keep the physical check after the deposit before I dispose of it?

You should keep the deposited check for at least 90 days. After 90 days, you can destroy the check or mark it "VOID."

Can I deposit a check to an account that is in a name other than my own?

Yes. If you are linked to another account for deposit purposes in online/mobile banking, you will be able to deposit a check into that linked account, but the check must be made payable to the owner or joint owner of the account to which the check is being deposited.