

UNCLE Credit Union eDeposit Banking FAQ's

What is UNCLE CU eDeposit?

UNCLE CU eDeposit allows you the ability to electronically deposit checks from iPhone®, iPad®, and Android® devices using the UNCLE CU Mobile Banking application.

How do I make my first UNCLE CU eDeposit?

- Download and UNCLE CU Mobile application for your iPhone®, iPad®, or Android® device.
- Log into the UNCLE CU Mobile application and select "eDeposit" from the Main Menu then select "Make Deposit".
- Endorse back of check and include the account/share number where you are depositing the check.
- Select the "Deposit To" account into which you want to deposit the check.
- Enter the "Deposit Amount" of your check and tap on the OK button.
- Tap on the "Capture Check Front": you will be directed to the "Check Image" screen.
- Follow the screen prompts to take a picture of your check.
- Capture pictures of the front and back of your check. Remember all four corners must be viewable. Click submit.

What are the eligibility requirements for using UNCLE CU eDeposit?

- You must have a checking and/or savings account in good standing and be enrolled in Online Banking.
- Download and register the UNCLE CU mobile application from the Apple App Store or Google Play Store.

How will I know when my check has been posted?

Once a deposit has been captured, the mobile app will indicate whether your deposit has been accepted or held for review.

- If the app indicates that your deposit has been accepted, you're all done!
- If the app indicates that your deposit has been held for review, you will receive an email by the end of the business day¹ indicating that the deposit was successful or that further action is required. After you complete an eDeposit deposit, securely store the check for reference for at least 30 days. Note the date of the deposit and that it was deposited via eDeposit.
- If you receive further instructions, follow them as appropriate to complete your deposit.
- Funds from remotely deposited checks will be available when finally paid by the institution on which they are drawn. As a courtesy we may make up to \$200 available on the day of your deposit, and may make additional funds available before final payment, but if the check is lawfully returned unpaid, the full amount of the check will be deducted from the account of deposit. Once your deposit has been accepted you will receive an email confirmation to the email on record².
- Please see UNCLE CU's Funds Availability Policy for more information about deposits.

Why am I unable to deposit my check?

There are a few common errors that may cause your deposit to be rejected:

- The numbers on the bottom of the check are not visible
- The four corners of the check are not visible
- Poor or bad lighting affected the captured check image
- The amount of the check you entered does not match the amount the app read from the picture of the check
- The amount of the check may exceed your daily or monthly mobile deposit limits. These limits will appear on the mobile app at the time of the deposit.³
- You may have forgotten to endorse your check. Sign it and try again.

If you experience any technical difficulties, please contact our Member Contact Center during normal business hours at (925) 447-5001 or (800) 348-6253.

Are there limits to deposits I can make?

There are limits on the amount of the deposits you can make. Your specific deposit limit will be displayed when you go to the deposit screen.

What types of checks can be deposited?

Acceptable checks:

Single-party, domestic checks made payable to the owner(s) of the UNCLE CU account.

Unacceptable checks:

Any item drawn on your account or your joint account(s)

Any item that has already been accepted or rejected for deposit

Any item that is stamped with a "non-negotiable" watermark

Any item that contains evidence of alteration to the information on the check

Any check drawn on foreign currency

Any item that is incomplete

Any item that is "stale dated" or "post-dated"

Savings Bonds

Money Orders

Any third party check, i.e., any item that is made payable to another party and then endorsed to you by such party.

How long should I retain the original check?

UNCLE CU recommends that you retain a deposited check for 30 days. After this time, you can destroy or shred it. Refer to the terms and conditions for additional information regarding the safeguarding of your deposit.

How can I ensure my check is readable during the deposit process?

To make sure your check details are read:

- Place the check on a dark, flat surface free of other documents or paperwork.
- Ensure that the front and back of the image of each check fits within the borders of the screen.
- Be sure the MICR line is fully visible. The MICR line is the row of pre-printed numbers at the bottom of the check.
- Make sure there is space between the MICR line and the edge of the image.
- If eDeposit cannot correctly read the check, you can always deposit the check at any one of our branches or visit one of over 2,500 COOP Shared Branching locations nationwide.

What is the cut-off time for depositing checks through eDeposit?

There is no cut-off time for depositing checks through eDeposit however; if you deposit a check after 3:00 pm Pacific Standard Time the check will be processed the following business day.

How do I get help if I encounter a problem?

The app you use will prompt you to make required corrections, or you may call our Contact Center with any questions.

¹ A business day is defined as any day the Credit Union is open excluding weekends, federal holidays, and credit union observed holidays.

² All notifications for mobile deposits are sent to the email on record. To ensure you receive timely notification please keep this record current.

³ If you are unable to make a mobile deposit due to the deposit limits you can take the items to any UNCLE Credit Union location, ATM or shared branching location.