



Frequently Asked Questions

Q. Can I use my online/mobile banking user name and password to use Remote Deposit? For added security, you must create a separate user name and password to use mobile check deposit.

Q. Do I need to endorse the check in a particular way? When endorsing the back of the check, sign your name at the top of the check and write "For Mobile Deposit Only at GECU" below your signature. If you don't endorse the check in this manner it may delay the processing of your deposit.

A diagram of a check endorsement area. At the top left, it says "ENDORSE HERE". Below this, the name "Jane Doe" is written in cursive. Underneath the signature, the words "For Mobile Deposit Only at GECU" are written in cursive. Below this, there are two horizontal lines. At the bottom of the diagram, there is a box containing the text: "DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE" and "RESERVED FOR FINANCIAL INSTITUTION USE ONLY".

Q. How quickly are my funds available? Funds will appear in your account on the following business day after your "deposit" has been approved. For weekends and holidays please allow 1-2 business days. You should be notified by email if there are any issues with your check deposit. REMEMBER to read the User Agreement for mobile deposit and abide by the rules.

Q. Is there a limit to how many checks and/or the amount?

- Maximum dollar amount per day - \$2,000
- Maximum # of items per day - 5 items
- Maximum dollar amount per item - \$2,000
- Maximum dollar amount per month - \$6,000

Q. I'm seeing a password validation error. What are the requirements for the password? Your password must follow these requirements: 1) 8-40 characters; 2) One uppercase letter; 3) One number; 4) One special character.

Important Things To Note

Transmission Limits

You understand and agree that the Credit Union may, from time-to-time and at its sole discretion, establish limits on the amount and/or number of Images that you may transmit via the Service. Any transmission you attempt to make which would exceed these limits may be rejected by us. Notwithstanding the foregoing, if we permit you to transmit one or more Images in excess of these limits, your use of the Service will nonetheless be subject to all other terms of this Agreement, and we will be under no obligation to permit you to exceed these limits at any time in the future. Currently, the maximum dollar amount of any Image that may be transmitted is \$2,000.00, the maximum dollar amount of all Images that may be transmitted in any one business day is \$2,000.00, and the maximum dollar amount of Images that may be transmitted in any rolling 30 day period is \$6,000. The current maximum number of Images that may be deposited during any one business day is five (5). We reserve the right to change these limits at any time without prior notice to you.

Processing Deadlines

Any Image transmitted to the Service **by 3:00 p.m.** Central time on a business day (as defined herein) will be considered for acceptance that business day; an Image transmitted **after 3:00p.m.** Central time will be considered for acceptance on the next business day. We will make our determination concerning whether or not to accept the Image for deposit by 4:00 p.m. Central time, and you will be notified at the time we make our decision. Accepted Images will be credited to the Account by 12:00pm (noon) Central time on the following business day.

Funds Availability

You understand and agree that deposits of Images via transmission to the Service may not be available for immediate withdrawal, and we may withhold the availability of funds from the deposited Image for up to five business days. Any hold placed on a deposit transmitted via the service will be done so in accordance with our Funds Availability Policy Disclosure. You understand and agree that, solely for the determination of any applicable hold, an Image will be deemed a "check" as that term is used in our Funds Availability Policy Disclosure.

Storage and Destruction of Original Checks

Upon receipt of confirmation that we have accepted an Image of an original Check, you understand and agree that you will retain possession of the original Check for a period of 30 calendar days, during which time you will ensure the safety and integrity of the original Check. You understand and agree that, at the expiration of this 30 calendar day period, you **MUST** destroy the original Check via a commercially acceptable means of destruction, including shredding (preferably via a cross-cut shredder), burning or pulverizing the original Check, after which the Image will be the only evidence of the original Check.

If you have any other questions, please contact the member service department at 608-785-7720.