

What You Need to Know Before Making a Mobile Deposit

Technical Requirements

- Make sure that your Android or Apple device is updated with the latest software.
- Make sure that your Energy Plus CU mobile app is currently up to date.

Proper Endorsement

- Endorse the check with your signature on the back along with “For Mobile Deposit to EPCU Acct _____” written underneath.

Image Requirements & Other Requirements

- Before you take a picture of both the front and back of the check, make sure you are in a well-lit area. Also, you may try to use a contrasting back ground if you have issues getting a clear image. If check is light in color, use a dark background, or if check is dark, use a light background.
- Make sure all areas of the check are visible, including, but not limited to payee(s), routing number, account number, remitter, date, and bank information on the front of the check. On the back of the check, make sure your signature along with “Mobile Deposit” is visible. For the front and the back, make sure you take a picture of the entire check.
- All payees on the check must be on the account that the check is deposited into.

What you Cannot Deposit

- Do not deposit a third party check, foreign check, stale-dated check (check past the expiration date), post-dated check (a dated check with a future date), or a savings bond. If your check has been submitted through mobile deposit, do not in any way submit it again or take it to another financial institution to deposit.
- ALL duplicate checks will be rejected and may be a reason for Remote Deposit to be disabled on your account
- Any altered checks will be rejected.

Storage of Check

- After you have verified that your check is accepted and credited to your account, please keep your check in a secure place for 60 days and then properly shred or destroy the check. You will be able to view your check images through the mobile deposit history.

Limits

- Maximum total dollar amount per day that can be deposited per day is \$2,500.
- The maximum dollar amount per check that can be deposited is \$2,500.
- The maximum number of deposits you can make in one day is 5.

Funds Availability

- All checks are subject to be reviewed.
- All checks may be subject to a hold. Please be patient as your funds may not be available right away. All checks will be reviewed on business days only. Business days are defined as Monday through Friday and exclude any federal holidays.

- If you deposit your check before 3:00PM on a business day, we may consider that to be the day of your deposit. If your deposit is made after 3:00PM, we may consider the following business day to be the day of your deposit. Please note that even after check is reviewed, holds may still apply.

Eligibility Requirements

- All accounts must be in good standing with Energy Plus Credit Union – No account may be negative 30 days or greater or have permanent holds or other restrictions placed upon it
- Be an active Energy Plus Mobile Banking user
- Must have our Energy Plus CU app downloaded
- All loans must be current. Loans that are more than 16 days delinquent may have restricted access
- Must have a valid address on file