

Mobile e-Deposit FAQs

e-Deposit service is available to members in good standing who meet qualifications set forth by First Florida Credit Union. Eligibility is monitored daily for the e-Deposit service, and access will be authorized, restricted, or discontinued at First Florida Credit Union's discretion. Member must have an active account in good standing with First Florida Credit Union as one of the qualifications for the e-deposits. A 90 days waiting period is required for any new accounts opened.

NOTE: Some rejected items cannot be resubmitted using e-Deposit, and will require depositing the item at a branch. Please review the following FAQs for general information and to ensure your deposits are not rejected.

What is e-Deposit?

e-Deposit is a free service that allows you to make convenient and secure deposits into your account by simply taking a picture of both the front and back of your checks with your smartphone camera and our Mobile Banking App. Your account will be credited with the deposit and the image is then processed to clear electronically. We currently support Android and iPhone devices.

Who is eligible for e-Deposit?

In order to use e-Deposit, you must be a First Florida Credit Union member who meets the following requirements:

- Primary account holder is age 18 or older
- Checking account has been open more than 90 days and has had member-generated activity in the last 30 days
- No NSF's (non-sufficient funds) in a 12-month period
- Account balance is not negative
- Account has valid contact information on record. For example, account has not been noted by First Florida as having an incorrect mailing address or an undeliverable email address
- Account has no loan that is delinquent more than 15 days
- Account is not in charge-off status
- No deceased date on the account

Please note: SmartTrack Checking Accounts are not eligible for this service. If you have met the requirements to be eligible to move to another checking account type, speak with a representative in our Member Support Center by calling (800) 766-4328 or by visiting any First Florida branch.

What types of accounts are eligible for e-Deposit?

Personal and business checking accounts are eligible for e-Deposit. You must have a valid and current email address on file with us to use the e-Deposit service. To utilize the e-Deposit service, you must be a Mobile Banking App user.

What mobile devices can be used?

e-Deposit is designed to work with our free iPhone and Android apps.

How should I endorse my check?

Any image of a check must accurately and legibly provide all the information on the front and back of the check at the time presented. Prior to capturing the original check, the member will endorse the back of the check. A proper endorsement for an e-Deposit would appear as follows:

[Signature]

For Mobile Deposit Only

First Florida Credit Union

- Checks must be properly endorsed by all payees
- **You must note "For Mobile Deposit Only, and First Florida Credit Union" on the back**
- Checks made to multiple payees will only be accepted if all payees are joint on the deposit account

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit. If the item is rejected for lack of proper endorsement, the item may be properly endorsed and resubmitted by e-Deposit.

Are there deposit items that cannot be submitted using e-Deposit?

1. Any items not made payable to the member(s) of record on the account. (i.e. 3rd party check).
2. Any item that is stamped as "non-negotiable."
3. Any item that contains evidence of alteration to the original information on the check.
4. Any item issued by a financial institution in a foreign country.
5. Any item that is incomplete.
6. Any item that is "postdated" or "stale dated" (older than six months of the date on the check).
7. Any item that exceeds the limits (daily or otherwise) as set forth in the Disclosure and Agreement.
8. Travelers Checks.
9. Savings Bonds.
10. Any item previously deposited and returned unpaid.

Check image tips:

- Take the photo against a clean, dark background with a strong contrast between the check and the surrounding area
- Smooth out folds and flatten the check before taking your photo
- Position the camera above the check, so there is no angle. Keep your device flat and steady
- Ensure the entire check is visible within the viewfinder, shows all four corners, and is well-lit and in focus. Be sure there are no shadows across the check

- The check must contain a readable check number, payee name, character (numeric) amount of the check, and legal written amount of the check; the MICR line (numbers on the bottom of your check) must also be readable
- Keep hands clear of the check while taking the pictures to avoid pictures of fingers/hands
- Verify that the back of the check is properly endorsed; it must have the required endorsement
- The check must be drawn on an institution located within the United States

What happens if my check is rejected?

We will reverse the deposit on your account and notify you via email.

For the following reject reasons, you may have the item corrected, initialed by the payor, and re-deposit the item through e-Deposit:

- Invalid date
- Missing endorsement on the back of the check
- Front signature missing
- Image blurry

You will need to present all other rejected items for deposit at one of our branch locations. Please ensure we have your current email address on file, so you get the proper notice if a check is rejected.

When will the funds be in my account?

Funds you deposit via Mobile Banking App may be subject to review and our internal check hold policy. Funds may not be available until the third business day after the day of your deposit. However, the first \$1,000.00 of your deposit will be available on the day of your deposit. Funds in excess of the credit limit amount will be on hold for three (3) business days. We reserve the right to place an extended hold on the deposit.

How long should I keep the check after submitting via e-Deposit?

We recommend you retain your check for 60 days and then securely discard it. We also recommend that you put a note on the front corner of the check that you deposited the check via e-Deposit and the date you made the deposit, so you know when 60 days have passed, and you don't accidentally try to resubmit the check.

Is there a cost for using e-Deposit?

No, the service is free!

What are the deposit limits?

The limit per deposit daily is \$2,500 and with a maximum limit of \$10,000 monthly.

What issues may prevent a check from being accepted once the photo is taken?

Several factors could cause your check to be rejected during the mobile capture process. The following are some of the errors that could occur:

- The MICR line (line on the bottom of the check containing the account information) may not be clear or may have been cropped in the picture taking
- The check amount could not be read
- The check number could not be read
- The front signature was not detected or is missing
- The endorsement on the back of the check is missing
- The picture is not clear
- The check amount entered does not match the actual check amount

If any of these errors occur, you can retake the pictures. Make sure you place the check on a flat, dark-colored, well-lit, non-reflective surface. Ensure the check's top, bottom, and side edges are visible in your camera preview window before taking the picture.

Where can I view checks deposited via e-Deposit?

After successfully completing your deposit, you can view the image of the item in the Mobile Banking App history tab, located under e-Deposits.

For other questions regarding e-Deposit, please contact our Member Support Center at (800) 766-4328.