

# Sun Pacific Federal Credit Union

## Mobile Remote Deposit Capture

### Frequently Asked Questions

---

**Q. Am I eligible to use Mobile Remote Deposit Capture?** To use Mobile Remote Deposit Capture, you must be at least 18 years old, a member for one month or more and have a checking account.

**Q. How much does this service cost?** Mobile Remote Deposit Capture is free! There is no cost to download our app and no additional equipment to purchase.

**Q. Do I still need to endorse the check I'm depositing?** Yes, make sure the check is endorsed with the following Endorsement Requirements:

- Via SPFCU Mobile
- Account Number
- Date
- Your Signature

**Q. Do I need a deposit ticket to make a deposit?** Sending a clear image of the front and back of the check is all that we need to make your deposit.

**Q. What accounts can I make a deposit to with this service?** You can make deposits to your checking and money market accounts.

**Q. Can I use my Sun Pacific FCU online services user name and password to use Mobile Remote Deposit Capture?** For added security, you must create a separate user name and password to use mobile check deposit.

**Q. How quickly are my funds available?** Funds will appear in your account after your "deposit" has been approved. This is usually

within 24 hours (similar to an in-person check deposit) provided there are no issues with the deposit. 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?** Please refer to the User Agreement.

**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.

**Q. Are there any items that cannot be deposited via Mobile Remote Deposit Capture?**

Items that cannot be deposited are:

- Third-Party Checks
- Checks not payable to you
- Checks over \$2,500
- Checks with conditional endorsements
- Checks payable to more than one person where all parties are not signers on the account
- Any item stamped "non-negotiable" or "this is not a check"
- "Stale" or "Post" dated checks
- Any item issued by a financial institution in a foreign country or in foreign currency
- Any item that is incomplete
- Any item that contains evidence of alteration
- Any item drawn on your account at Sun Pacific FCU
- Remotely created checks
- Cashier's Check
- Savings Bond
- Traveler's Check
- U.S. Treasury Check

**Q. Can I deposit a money order via Mobile Remote Deposit Capture?** You are able to deposit Money Orders through Sun Pacific FCU's Mobile Remote Deposit Capture. Please take into consideration that Money Orders are difficult to capture a readable

image for Mobile Deposits. There are security features within the background of Money Orders that could trip up image processing systems such as our Mobile Remote Deposit Capture. We recommend depositing the Money Order at Sun Pacific FCU during lobby hours or mail to ensure the promptness of the deposit.

## 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 \$2,500.00, the maximum dollar amount of all Images that may be transmitted in any one business day is \$2,500.00, and the maximum dollar amount of Images that may be transmitted in any rolling 30 day period is \$7,000. The current maximum number of Images that may be deposited during any one business day is 2. 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 12:30 p.m.** Pacific time on a business day (as defined herein) will be considered for acceptance that business day; an Image transmitted **after 12:30p.m.** Pacific 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 12:30 p.m. Pacific time, and you will be notified in the Service at the time we

make our decision. Accepted Images will be credited to the Account by 1:30 p.m. Pacific time.

### **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. 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.