

#### MOBILE DEPOSIT DISCLOSURE

# <u>Is Mobile Deposit available to all Olive View Members?</u>

Mobile Deposit is available to Olive View members whose accounts are in good standing. Must be enrolled in Online banking. We reserve the right to determine your eligibility for this service or change, suspend, or discontinue this service without prior notice to you.

# How do I access Mobile Deposit?

Mobile Deposit is only available through our OVFCU Mobile Banking Application, which can be downloaded for free using iTunes or Google Play. The application works with iPhone & Android smart phone platforms. \*\*You must be Enrolled in our Online Banking prior to logging into the application. Please visit our website (www.oliveviewfcu.com) to Enroll Today, if you have not previously done so. Log in information will be the same for the Mobile Application. \*\*

### Proper Endorsement(s):

If proper endorsement isn't provided, the check may be rejected

- Signature matching the name(s) printed on the front of the check.
- Account Number
- Please write on the back of the check below the endorsement line "For Mobile Deposit Only at Olive View F.C.U followed by the Date"
- Confirm deposit details

### Please Retain Check for 1 Month

- After logging into the OVFCU application, select "Deposits" from the Home Screen.
- Select Primary Savings or Checking for Deposit (you cannot deposit to sub accounts; you may transfer after deposit has posted)
- Enter the check amount.

Daily Check Limit = \$5525 (for larger checks, please contact our office

• Take a photo of the front & back of the check. Make sure the images are clear & captures the whole check.

### <u>Is there a fee for Mobile Deposit?</u>

No, it's completely free!

When Can I Expect My Deposit to Appear in My Account?



Mobile Deposits made before 1pm will be deposited into your account by 4pm on the same business day. Deposits made after 1pm will be deposited the next business day by 4pm. Only checks drawn on US banks in US dollars are eligible for Mobile Deposit. Third Party Checks will not be accepted.

# Will There Be A Hold?

All deposits are subject to review & to the OVFCU account agreement, Truth-In-Savings Disclosures & Agreement and Electronic Services Disclosure & Agreement. All items submitted without proper endorsement will be rejected. In some cases, your deposit will be held for review & not immediately posted to your account.