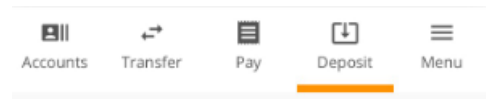


How to use Mobile Check Deposit

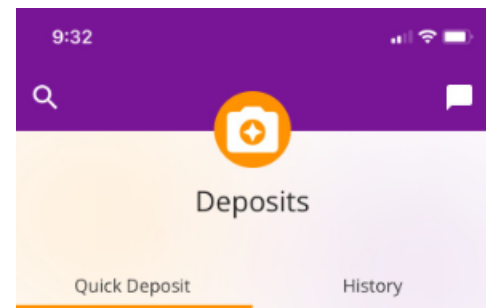
Have one or more checks you need to deposit? You can deposit your check(s) into your checking or savings account using Mobile Check Deposit with the Mobile App on your smartphone or tablet.

Note: Members must be eligible. See funds availability disclosure at www.UTFCU.org for deposit restrictions and availability.

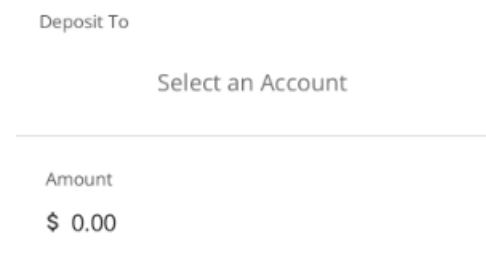
1. Tap **Deposit** from the home screen on your mobile device.



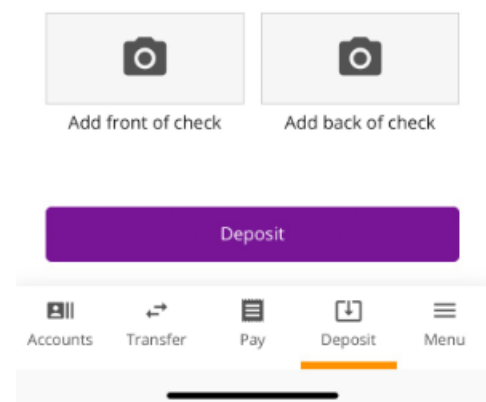
2. Tap **Quick Deposit** for one check.



3. Select **which account** you would like to deposit to from the drop-down menu of available accounts, and type in the **amount** of the check.



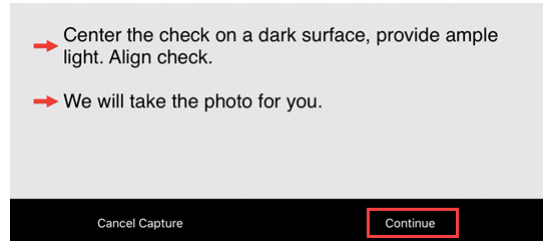
4. To take an image of the front of the check, tap **Add front of check**.



How to use Mobile Check Deposit

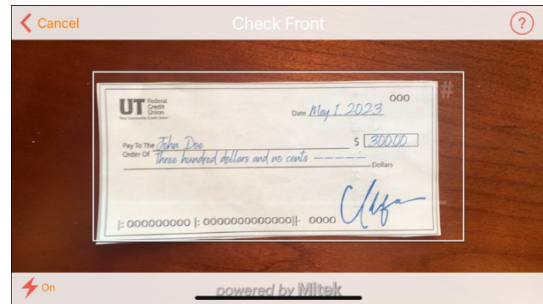
5. The app will attempt to automatically take the photo for you. Click **Continue** and turn your phone sideways.

Note: If the auto capture is unsuccessful, you will be prompted to manually take a photo. Make sure you have the check lined up and all edges of the check fit within the box. Then tap the screen.

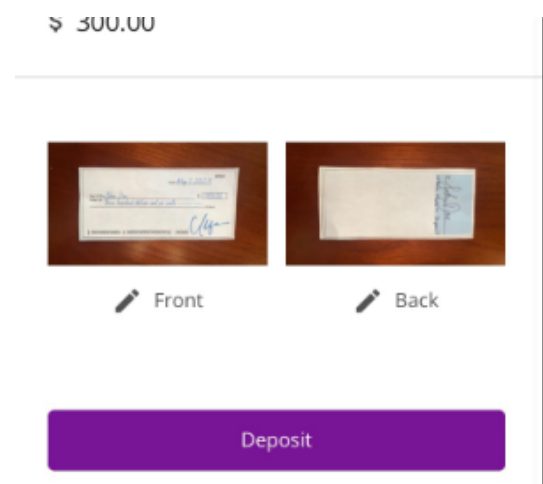
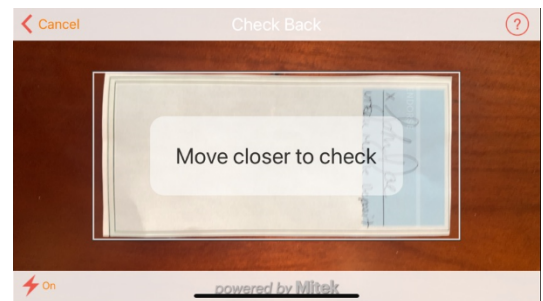


6. Follow the same process for the back of the check.

Endorsement: Please sign your name on one line, and write clearly "For Mobile Deposit Only" on a separate line.



7. After you have successfully taken an image of the front and the back of the check, complete the transaction by tapping **Deposit**.



How to use Mobile Check Deposit

Common Questions

The app will flag any potential issues prior to submitting. If this is the case, you'll be prompted to edit the deposit, remove the deposit or submit anyway. If there are no issues, click **Submit**.

Reasons you may be prompted to re-capture a check image can include the following:

- No endorsement
 - Folded or torn corners of the check
 - Image not legible
 - Amounts do not match
 - Routing or account number unclear
 - No camera on your device
 - Image is too dark
 - Access to the account is denied
-