

Mobile Deposit



What do I need to get started?

- A smart phone or tablet equipped with a camera
- The *Bank With United* consumer mobile app or the *Bank With United Business* mobile app, both available for download on the App Store or Google™ Play for United Bank customers
- An endorsed check
- A well-lit room with a dark surface to photograph your check

What are the requirements to be eligible for Mobile Deposit?

For consumers – The deposit account must be open for 90 days or more and have three (3) or less overdraft occurrences year-to-date. For businesses – The Mobile Deposit feature will be automatically enabled for all company admins. Admins must enable mobile deposit capabilities for each authorized user within their company.

How secure is Mobile Check Deposit?

Mobile Check Deposit offers the same security that you have with Online Banking. For added protection, the images of your checks are stored securely at the bank and not on your mobile phone or tablet. As with all banking applications, security begins with you and the safeguarding of your phone and security credentials used to access this service.

What are the limits for the deposits?

Consumers:

- Eight (8) deposits for up to \$3,000 per day.
- \$5,000 multi-day deposit limit (multi-day is 10 business days).

Businesses:

- \$5,000 daily deposit limit.
- \$15,000 multi-day deposit limit (multi-day is 10 business days).
- Ten (10) item limit for daily deposits
- Fifteen (15) item limit for multi-day deposits (multi-day is 10 business days).

Any limit request that falls outside of the default limits above must be directed to a Commercial Services Officer. Maximum limit for a Business Mobile Deposit is \$35,000, subject to certain conditions and criteria.

What types of checks are accepted with Mobile Check Deposit?

- Personal Checks
- Business Checks
- Government/Treasury Checks
- Cashier's Checks

Checks must be from a U.S. financial institution, in U.S. dollars and be made payable to the name on the deposit account.

How should I endorse my check?

The endorsement should include "For deposit only at United Bank" and your signature. You do NOT need to include your account number as that is already associated with your mobile banking account.

When will my funds be available?

Funds deposited by our cut-off time are typically available in your account the next business day. However, deposits are subject to verification and funds may not be available immediately. Once the deposit has been received, you will be able to view the pending transaction on your mobile device.

What do I do if a mobile deposit is declined?

You will receive an automated email notifying you of why the deposit was declined. If you have additional questions, please call us at 800.327.9862, email us at customerservice@bankwithunited.com or stop by your local branch.

United Bank does not charge additional fees for use of mobile banking. The bank charges the fees normally associated with the use of any particular banking service selected by the customer. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the *Bank With United* or *Bank With United Business* app. Certain other restrictions may apply. See the terms and conditions in the United Bank Mobile Banking Agreement.

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