



Welcome to United Bank - Mobile Deposit!

Frequently Asked Questions and Answers

Questions

- What do I need to get started?
- What are the requirements for me to be eligible for Mobile Deposit?
- What are the limits for deposits?
- How should I endorse my check?
- How secure is Mobile Check Deposit?
- What types of checks are accepted with Mobile Check Deposit?
- When will my funds be available?
- What do I do if a mobile deposit gets declined?

Answers

What do I need to get started?

- A smart phone or tablet equipped with a camera along with the United Bank mobile app
- An endorsed check
- A dark surface to place the check on
- A well lit room
- A few minutes to submit the deposit

What are the requirements for me to be eligible for Mobile Deposit?

The deposit account must be open for 90 days or more.
The deposit account must have 3 or less overdraft occurrences year-to-date.

What are the limits for deposits?

Users may make up to 8 deposits for up to \$3,000 per day.
Users may not deposit more than \$5,000 in a 10 business day period.

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.

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. As with all banking applications, security begins with you and the safeguarding of your phone and the security credentials used to access this service.

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 you.

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'll be able to view the pending transaction on your phone.

What do I do if my mobile deposit gets declined?

You will receive an automated email notifying you of why the deposit was declined. If you have additional questions, please call us at 1.800.327.9862, email us at customerservice@bankwithunited.com or stop by your local office.