



Frequently Asked Questions for UniBank Mobile Deposit

What are the requirements?

- iPhone: All versions
- Android: All versions
- Consumers that have been a customer over three months and have a UniBank deposit account with Online Banking, and Mobile Banking
- UniBank Mobile Deposit App from iTunes or Google Play

Is electronically depositing checks safe and secure?

- Yes, the online transmission of checks via UniBank's Mobile Deposit is secured through a secure SSL encrypted browser session.
- You should protect your login and password for UniBank Mobile Deposit as you would your login information for other online banking services.

Are electronic versions of checks legal?

- Yes, Check 21 legislation allows banks to exchange images of checks for collection instead of paper. In fact, the majority of checks in the U.S. are cleared electronically today.

Are there any fees for UniBank Mobile Deposit?

- We are pleased to offer the UniBank Mobile Deposit service at no charge for consumers meeting all requirements.
- Other fees may still apply, however; such as those for returned item or overdrafts, per item charges, limits on the number of items to deposit, and mobile carrier fees. You should also consult the Bank's fee schedule and deposit account agreement for further information regarding fees applicable to your account.

How am I notified that my deposit has been made?

- You will receive a "deposit notification" via email, with a reference number for your deposit.

When is the cutoff for making a deposit and getting it into my account?

- All UniBank Mobile Deposits made before 5pm EST are processed and credited that evening and generally available on the next business day under the Bank's Funds Availability Policy.
- See "Funds Availability" disclosure for full details
- Deposits processed after 5pm will be processed the following business day, with availability of funds on the business day following when the deposit is processed. Saturdays and Federal holidays are not considered business days for processing purposes, even if the bank may be open on those days.

How are deposits made on the weekend handled?

- Deposits made on Saturday or throughout the weekend are processed on the next business day following that weekend.
- Saturdays and Federal holidays are not considered business days for processing purposes, even if the bank may be open on those days.

What do I do with the checks once I have deposited them electronically?

- You should mark them as being electronically deposited (to prevent mistakenly re-depositing the checks) and store them securely for 15 days.
- After that, the checks should be shredded and disposed of properly to prevent identity theft or misuse.

Can I deposit foreign checks (for example, from Canada and Mexico) via UniBank's Mobile Deposit?

- No, only domestic U.S. originated checks in U.S. dollars are accepted via UniBank Mobile Deposit.

Do I still need to endorse the deposited checks?

- Yes, electronically deposited checks still require proper endorsements on the back of the check.

What is the best way to ensure the check image passes the image quality check?

- Taking high-quality photos of your check is the best way to ensure UniBank Mobile Deposit uploaded successfully
- Make sure there is good lighting where your taking the photo of your check and make sure your camera lens is clean
- Place the check on a dark surface
- Make sure the check is clearly visible - no other objects interfere and all 4 corners of the check are evident
- Be sure your camera has a chance to focus on the image- being too close can make the check image blurry
- The signature on the check must not go into the MICR line on the bottom of the check

Revised 8/21/14