

Mobile deposit services are available free of charge to members with accounts in good standing who are enrolled in online banking. We reserve the right to assess your eligibility for this service and may modify or discontinue it at our discretion, without prior notification.

## How To Deposit

Mobile deposit is available exclusively through our OVFCU Mobile Banking App, with a daily check limit of \$5,525. For deposits exceeding this amount, please contact our office for assistance.

- 1 Must Be Enrolled In Online Banking
- 2 Download App From Apple Store or Google Play Store
- 3 Login Using Online Banking Credentials
- 4 Select "Deposits"
- 5 Select The Account You Want The Check Deposited Into
- 6 Enter The Check Amount
- 7 Take A Clear Photo Of The Front & Back Of Check
- 8 Review and Submit

## Proper Endorsments

To avoid rejection, all checks must be properly endorsed. Make sure the check has a signature that matches the name(s) printed on the front. Additionally, include the account number and write "For Mobile Deposit" if there isn't a designated check box provided. Keep the check for at least one month after depositing.

## **Funds Availability**

We may delay the availability of funds from checks deposited through the Olive View FCU's Mobile Banking application. Generally, at least \$225 from your check deposit will be available immediately. The remaining funds will be available by the second business day after the day of deposit. Funds may be delayed for a longer period under the circumstances described in our Funds Availability Notice. In these instances, funds will generally be available no later than the seventh business day after the day of your deposit.

## **Eligible Checks**

All deposits are subject to review & to the OVFCU account agreement, Truth-In-Savings Disclosures & Agreement and Electronics Services Disclosure & Agreement. Only checks drawn on US banks in US dollars are eligible for mobile deposit. Third party checks are not eligible for deposit.