



MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

Q. What is Mobile Deposit?

A. Mobile Deposit is a convenient, secure, and easy way to deposit checks anytime, anywhere using your mobile device. Simply take a photo of the front and back of your check and you'll receive confirmation of your deposit once processed.

Q. Who is eligible to use the Mobile Deposit service?

A. PremierOne Credit Union members who maintain an eligible checking or savings account in good standing, and who have accepted the Mobile Deposit Terms and Conditions are eligible to use Mobile Deposit.

Q. What is the cost to use Mobile Deposit?

A. PremierOne Credit Union does not charge fees to use Mobile Deposit; however, your wireless service provider may charge additional fees for airtime and/or internet access. Contact your wireless service provider to get additional information on their applicable fees.

Q. How do I access Mobile Deposit?

A. To access Mobile Deposit, you must first have the PremierOne Credit Union Mobile App. Search for "PremierOne Credit Union" in your Apple or Android App store to download our Mobile App.

Q. What are the Hardware and Software requirements?

A. THE APP STORE (I.E. APPLE):

- Operating System iOS 6.0 or greater
- iPhone 3GS or higher
- iPad 3 & 4, iPad Air, and iPad mini

GOOGLE PLAY & AMAZON (I.E. ANDROID):

- Smartphones with the Android 4 Operating System or greater – requires a camera of at least 2 mega-pixels in resolution
- Android Tablets with the Android 4.0.3 Operating System or greater – requires a rear-facing camera of at least 2 mega-pixels in resolution

Q. What are the deposit limits?

A. There is no limit on the number of deposits, however, there are per check, daily and monthly limits on the dollar amounts deposited:

PER CHECK LIMIT: \$25,000

DAILY LIMIT: \$25,000

Q. How do I know my check was deposited?

A. After submission, your deposit can be reviewed under the "Deposit Check History" section in the "Deposits" tab on the Mobile App. Here, you can check the status of any deposit you submitted.

Q. What are the cut-off times for deposits made with Mobile Deposit?

For deposits made	Deposits are generally processed
Before 1:30 pm PST on business days	On the day of your deposit
After 1:30 pm PST on business days	On the business day after your deposit
On non-business days	On the business day after your deposit

A. For example, if you make a deposit before the cut-off time on a Monday, the deposit will generally be processed on the same day by 6:00 pm PST. If you make a deposit after the cut-off time on a Friday, the deposit will generally be processed on the following Monday by 6:00 pm PST. Business days are Monday through Friday except holidays.

Q. When will my mobile deposit be available?

A. Funds are generally available on the day the deposit is processed and posted to your account, unless a hold is applied. If a deposit is held (or a hold is applied), funds are posted to your account but are not immediately available to cover debits or withdrawals. Common reasons include:

- Large deposit amount
- Frequent overdrafts
- Deposited check returned unpaid
- Indications a deposited check may not be paid

Information about holds will be sent to your primary email address. You'll know that your deposit is available when the amount appears in the available balance of the account you selected when you submitted your mobile deposit.

Q. What should I do if my phone is lost or stolen?

A. If your phone is lost or stolen you should contact your wireless provider.

SAFEGUARDING YOUR PERSONAL INFORMATION

We urge you to be cautious when using Mobile Deposit to make your deposits. Following these guidelines is important to ensure the safety and integrity of your deposited items and to protect your bank account.

- Always remember to treat your mobile device with the same care as you do your personal computer.
- Avoid storing sensitive information like passwords and Social Security numbers on your mobile device.
- Password protect your mobile device and lock it when you're not using it.
- Be aware of your surroundings. Don't type any sensitive information if others around you can see.

- Protect your phone from viruses and malware just like you do for your computer by installing mobile security software.
- Download the updates for your phone and mobile apps.
- Use discretion when downloading apps.
- If you change your phone number or lose your mobile device, let us know right away by calling us at (408) 524-4500.
- Monitor your accounts regularly and report suspicious activity to PremierOne immediately.
- Always sign off completely when you finish using eBranch or the mobile app rather than just closing your browser.
- To use Mobile Deposit, you'll be required to enter your PremierOne eBranch username and password. Requiring this information helps safeguard your account.

Mobile Deposit Controls

Users of Mobile Deposit are responsible for maintaining control over the proper use of the service, as well as the original paper items used to make deposits through the Mobile Deposit service

Check Safekeeping, Retention and Destruction

How you securely maintain the original paper items, how long you keep them, and how you destroy them are critical to the Mobile Deposit service.

Check Safekeeping Guidelines

Mobile Deposit users are required to retain the original paper items in a secure place. We also recommend you write on the front of the check: "Mobile deposit on DATE" (where DATE is the full date you deposited the check by Mobile Deposit).

Check Retention Guidelines

Mobile Deposit users are required to retain the original paper items, for a minimum of five (5) calendar days, but no longer than fourteen (14) calendar days, after they have been transmitted to the Credit Union ("Retention Period"). This provides sufficient time if there is an issue with the image quality or if the original item is required for any other reason. After the retention period, the original paper items should be destroyed to ensure they are not accidentally deposited again.

Check Destruction Guidelines

Mobile Deposit users are required to securely and irretrievably destroy the original paper items, after the retention period. Do not leave deposited items lying around, and do not put them in trash or recycle containers unless they have been shredded first.

Rev 9-21-2016