



Greater Pittsburgh Federal Credit Union

Mobile Deposit Agreement

DESCRIPTION:

The remote deposit capture services are designed to allow you, the member, to make deposits to your checking or savings account from your camera-enabled mobile device. Your device must be capable of capturing check images as well as information, electronically delivering the items and associated deposit information to the Credit Union.

HARDWARE/SOFTWARE REQUIREMENTS:

Your device must capture an image of the front and back of each check and read and capture the MICR (magnetic ink character recognition) line on each check. It must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment. You must have access to the Greater Pittsburgh FCU Mobile App in order to use the mobile deposit feature.

FEES:

The Credit Union offers the benefits and convenience of the Mobile Deposit Capture to you free. The Credit Union reserves the right to charge fees for the Mobile Deposit Capture in the future.

You, the Member, must have a mobile device that is acceptable to use and a wireless plan from a compatible mobile wireless provider. The Credit Union is not responsible for any third party software you may need to use the Mobile Deposit Capture. The Credit Union is not responsible for any data usage charges that the member may receive through their phone provider. If there is a delay in processing due to poor image quality, or if the deposited check is returned unpayable, usual fees for returns and NSF apply.

DEPOSIT LIMITS:

The Credit Union reserves the rights to establish and assign to you deposit limits for Mobile Deposit Capture, including dollar amount and/or number of checks that you may transmit each day and to modify such limits from time to time at the Credit Union's discretion. All checks deposited on one business day will be combined for an aggregate amount with a daily limit of

\$2,000.00 total. Cut-off time for same day credit is 4:00 PM excluding after hours, weekends, and holidays.

The credit union is not liable for any service or late charges that may be imposed against the member due to the credit union's rejection of any check that is transmitted for deposit. All checks over \$500.00 will be reviewed by credit union personnel before providing credit with a standard three (3) day hold being applied. Those under the limit will be posted immediately to the account. All credit is provisional until credit has been received from the paying financial institution.

We reserve the right to extend any hold placed in an emergency situation where there is a failure of communications or computer equipment and if we have any reason to believe an item will not be paid.

ENDORSEMENT/STORAGE:

You agree to properly endorse the check on the back as it appears on the Payable to line and the words: **"FOR MOBILE DEPOSIT ONLY/Greater Pittsburgh FCU"** are required. For a check payable to you AND any joint owner, both must endorse. If a check is payable to you OR joint owner, either can endorse it. You agree to securely store each original check that you deposit using these services for a period of at least sixty (60) days. After sixty (60) days and not later than ninety (90) days after you transmit the original check, you may safely destroy the original check. You agree to never re-present a check for deposit. You understand that you are responsible and liable for any loss caused by your failure to secure the original checks.

UNACCEPTABLE ITEMS:

Checks drawn on a foreign bank, Travelers Checks, item drawn on your Credit Union account, stale dated items, Savings Bonds, an altered check, a check previous converted to a substitute check, a returned NSF check or re-deposited item.

NOTE: *We reserve the right to discontinue Mobile Deposit Capture due to misuse of the system.*

Account Number _____ Date _____

Name _____

Signature _____