



Emporia State Federal Credit Union Mobile Deposit Disclosure

Mobile Deposit is a service that Emporia State Federal Credit Union (ESFCU) offers to its membership to deposit checks through the ESFCU mobile application. Members of ESFCU who are over the age of 14 and have a checking or savings account in good standing are eligible for the Mobile Deposit service.

Terms and Conditions:

Sign-up Requirements

Internet Teller (e*Teller) must be activated on the account.

Download the ESFCU Mobile application for any Android or IOS phone or tablet.

An active email address must be provided to receive notifications and alerts.

Fees

- Charges for returned deposit items and other transactions apply.

Deposit Limits

New accounts will have a \$300 Limit per day per item for the first 60 days. After that the limit will default to the standard limits. The Standard Deposit Limit is up to \$2,500 per day. Other limits may be approved on a case by case basis. There is not a restriction on the number of checks deposited per day or month.

Posting Policies

10:00 AM – 4:00 PM CST Monday – Friday (Business Days)

Funds-Availability

A potential hold of up to 7 days per check deposited may apply.

Deposit Status Alerts

If you've provided an active email address, you will receive alerts notifying you of approved deposits, rejected deposits and holds that may affect funds availability.

Check-Retention Requirements

ESFCU recommends that members retain a check for 60 days after making a Mobile Deposit. Members are advised to write void on check once it has been successfully posted into their account and store the check in a secure location for at least 60 days before destroying it.

What Is Not Eligible for Deposit / Reasons Mobile Deposit May be Denied

Only checks payable to account holders are eligible for deposit.

Checks payable to others; checks payable to cash

Checks missing signature of issuer or incomplete in any way

Checks missing endorsement:

“For Mobile Deposit Only”, “ESFCU”, your account number and payee/account holder endorsement

Checks post-dated or more than 6 months old

Foreign checks and items not payable in US Currency

Traveler’s checks, money orders, postal money orders and US Treasury checks or bonds

Checks that exceed your available deposit limit

Check that is non-negotiable

Cash

Duplicate check

Poor image quality

Emporia State Federal Credit Union reserves the right to change, suspend or discontinue service, in whole or in part, or the use of the service, in whole or in part, immediately and at any time without prior notice.