

Mobile Check Deposit - Endorsement Tips

These tips can help you properly endorse a check for mobile deposit, so you never have the inconvenience of a returned check deposit.

How do I endorse a check for *e-Posit*™ Mobile, UECU's Mobile Check Deposit Service?



On the back of your check...

Write “For Mobile Deposit Only” (Please note: If the back of your check includes a check box that you can mark for mobile deposit, you can check that box, but still need to include the words “For Mobile Deposit Only”)

Sign Your Name exactly as it appears on the front of the check. If the check has been made payable to multiple payees (people), then each payee will need to sign the back of the check.

What happens if my check isn't endorsed?

If you do not endorse your check using the instructions above, we will be unable to accept the deposit, and the funds will not be deposited to your account. If this happens, we will notify you via email to let you know that we were unable to accept the deposit and an adjustment will be made to your account, reversing any immediate credit that had been given. The email will also include instructions for logging into *Advantages Online*™, where you can find additional information about the adjustment or correction.

What are acceptable check deposits? (These types of deposits will be accepted, and the funds will be deposited into the designated account)

- Checks made payable to UECU or a named owner on the account or, if payable to a third party, properly endorsed (signed) to an owner on the account.
- Checks made payable to minors - If the check is made payable to a minor who cannot endorse the check themselves, and the check is being deposited to the minor's account, no signature is required. If the check is made payable to a minor, and a parent or other depositor is depositing the check to their own account, the parent or depositor must sign the child's name followed by the word minor, and then sign below the child's name. See example below.

Example check endorsement for check made payable to a minor (in which the parent or depositor is depositing the check to their own account and not the minor's account):

John Doe Jr. – minor

John Doe (Parent or depositor's signature)

For Mobile Deposit Only

- Cashiers' checks, Certified checks, Teller checks, U.S. Treasury checks, Travelers Checks, Money Orders, tax refund checks, and federal, state or local government checks made payable to a named account owner or UECU. If a check is payable to multiple parties with the designation of "and," all payees must endorse (sign) the check.
- Checks must be a negotiable item, payable in US dollars, drawn on a financial institution physically located in the United States, and must contain a MICR line (special characters printed on the bottom of the check that contain routing number and account number associated with the check).

What are unacceptable check deposits? (These types of deposits will not be accepted.)

- Postdated Checks – checks dated after the deposit date.
- Stale Dated Checks – checks dated more than 180 days prior to the deposit date.
- Checks Payable to Cash – a check made payable to "cash" will not be processed.
- Foreign Checks – checks issued by a financial institution in another country or checks payable in a foreign currency.
- Credit Union Check Drawn on Same Personal Account – check drawn on the same account that the deposit is going to.
- Incomplete Items – an incomplete item is any item that does not contain:

(a) signature of the maker(s) on the bottom right corner of the front of the check

(b) The words "For Mobile Deposit Only" on the back of the check

(c) endorsement signature(s) on the back of the check

(d) Or, is missing any information required during the online deposit session

- Altered Checks – an altered check is any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face (front) of the check.
- Missing Endorsement - the check is missing the words "For Mobile Deposit Only" and/or a legible signature on the back of the check.

Who should I contact if I have questions about e-Posit™ Mobile?

You can contact a UECU Member Service Representative by phone at 800.288.6423 or via Live Chat during regular business hours, weekdays 8 a.m. – 5 p.m. ET, Wednesdays until 3:30 p.m. ET.