

February 9, 2021

Mobile Deposit Capture Disclaimer

All checks must be endorsed "For Mobile Deposit only at Sterling FCU."

Once approved, funds will be available in two (2) business days. The first \$225 of the deposit will be available the next business day. Checks deposited after 4:00 PM MDT/MST are considered for deposit the next business day.

There is a daily deposit limit of \$5000 and five (5) items. The maximum per item deposit amount is \$2500. We will provide notification of receipt and approval of the deposit. We will also notify you if we decline a deposit.

Mobile Deposit Capture (MDC) and Remote Deposit Capture (RDC) mean the same thing. A deposit made by using a camera enabled mobile device to take a picture (front & back) of a check(s) to submit for deposit.

Only checks payable to the mobile account user, in U.S. Dollars drawn on a U.S. Financial institution are eligible for deposit. Traveler's checks, Money orders, Savings Bonds and Checks drawn on banks outside the United States are not eligible for deposit via Mobile Deposit.

After you use the Mobile Deposit Capture Service to deposit any check(s), you agree not to duplicate, scan, transmit, deposit or negotiate any check(s) anywhere else or through any other channel, financial institution or check cashing facility.

After the deposit is approved you agree to securely store the item. DO NOT VOID or deface the front of the check(s) in the event the original check is needed for any reason. After 30 days, you agree to destroy the check(s) that you transmitted as an image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment. You agree to be liable for the failure to destroy items as described, or if an item is deposited through the Remote Service and the same item is later presented or deposited again.