

With Triangle Federal Credit Union's Mobile Deposit, you can deposit checks whenever and wherever it's convenient for you! Simply download the [iPhone®](#) or [Android™](#) Mobile App (search for "Touchbanking"), enroll in Mobile Deposit (below), and then snap away with your smartphone. You'll deposit your checks faster and easier than ever before.

What is Mobile Deposit?

Mobile Deposit Capture allows you to deposit checks directly into your Triangle Federal Credit Union checking or savings account by simply taking a picture of the check with your smart phone.

Member Eligibility

You must be a Triangle Federal Credit Union member and:

- a. You must be 18 years of age or older with a valid email address and mobile telephone number,
- b. Must have a savings account for a minimum of six (6) months,
- c. Must be a member in good standing for six (6) consecutive months. A Courtesy Pay payment is permissible so long as the negative balance is/was resolved within the required time period of 30 days,
- d. Must not have had any returned checks in the last six (6) months,
- e. Must be enrolled in Home Banking,
- f. Only personal accounts are eligible for Mobile Deposit Capture.

Enrollment

Please complete the Mobile Deposit Enrollment Form and return it to a credit union representative, mail it to the address located on the form, or email it to mobile@trianglefcu.com.

Funds Availability

If you submit a deposit to us on a business day prior to 2:00 pm CST, in most cases, the deposit will be credited to your account no later than 9:00 pm. Deposits made after 2:00 pm CST, or on Fridays, Saturdays, Sundays, and on Credit Union observed holidays, the funds will be available to you by 9:00 pm the following business day.

Compatible Devices

Triangle Federal Credit Union's Mobile Check Deposit is compatible with the iPhone® mobile digital device, and/or Phones for Android™.

iPhone is a registered trademark of Apple Inc. Android is a trademark of Google Inc. Neither Apple Inc. or Google Inc. endorse or sponsor the Triangle Federal Credit Union Mobile Deposit Capture service.

Deposit Guidelines

Triangle Federal Credit Union will have the discretion to accept or decline any Mobile Deposit. Triangle Federal Credit Union in its sole and absolute discretion can cease accepting Mobile Deposits at any time

without prior notice of reason or cause. Mobile Deposits through Triangle Federal Credit Union's Mobile App is not a right of the member nor an obligation of Triangle Federal Credit Union.

Guidelines below are not all inclusive.

- a. No third-party checks are eligible.
- b. Checks must be drawn on financial institutions located in the United States.
- c. Checks must be clearly legible.
- d. Checks must not have been previously deposited with TFCU or any other institution.
- e. Individual check must be \$1,000.00 or less to be deposited by Mobile Deposit.
- f. Maximum Daily Deposit allowed by Mobile Deposit is \$1,000.00.
- g. Checks must be endorsed as follows:
 - i. Line One: FOR MOBILE DEPOSIT ONLY
 - ii. Line Two: Triangle Federal Credit Union
 - iii. Line Three: [MEMBER'S NAME]
 - iv. Line Four: [MEMBER'S ACCOUNT NUMBER]
 - v. Line Five: (Optional) [DATE]

If a check is dishonored:

Any credit given as a result of a mobile deposit is provisional and the member agrees to indemnify TFCU for any loss sustained by the credit union for accepting the deposit.

- a. I will receive an image of the check deposited by Mobile Deposit.
- b. A notice stating why the check was dishonored.
- c. The funds will be withdrawn from my account along with any fees incurred by the credit union or applied by the credit union.

Maintenance, retention, security and destruction of original checks

The original check deposited via Mobile deposit should be retained until it is confirmed that the funds are available in the member's account.

Other important information.

- a. If there is a discrepancy in the amount deposited and the amount submitted for deposit,
 - a. I will contact the credit union within 30 days after the deposit is listed on my bank statement.
 - b. I will present the original paper check upon the request of the credit union
- b. Triangle Federal Credit Union does not charge for its Mobile Deposit Capture. However, your wireless provider may assess data and message rates and you may be responsible for those charges.

Contact Information

Telephone: 662-434-6052

Mail: P.O. Box 8300, Columbus, MS 39705

Email: mobile@trianglefcu.com

Website: www.trianglefcu.com



Mobile Deposit Guidelines and Enrollment

Member Account Number: _____
Member Name: _____
Mobile Phone #: _____

By signing below, I/We agree to the terms and conditions of the Mobile Deposit Guidelines and, if applicable, to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Mobile Deposit Guidelines.

Triangle Federal Credit Union in its sole and absolute discretion can cease accepting my Mobile Deposits at any time without prior notice of reason or cause. Mobile Deposits through Triangle Federal Credit Union's Mobile App is not a right of the member nor an obligation of Triangle Federal Credit Union.

Member's Signature

Date