



Frontier Mobile – Mobile Deposit Disclosure

Make deposits to your savings and checking account using a mobile device. (Refer to the Electronic Funds Transfers Agreement and Disclosure, section *Internet Teller (IT) and Frontier Mobile* for details).

Terms and Conditions:

Sign-up Requirements

Internet Teller (IT) must be activated on your account.

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

Provide an active email address to receive notifications and alerts.

Fees

A fixed fee of \$0.50 is charged for each successful Mobile Deposit within the Frontier Mobile application.

Deposit Limits

- Maximum deposit dollar amount per day is up to \$5,000.00
- Maximum deposit dollar amount per month is up to \$10,000.00

There is not a restriction on the number of checks deposited per day or month.

Posting Policies

- 7:30 AM – 6:00 PM CST Monday – Friday (Business Days)
- 9:00 AM – 1:00 PM CST Saturday (Business Day)

Regulation CC Requirement

Effective July 1, 2018 Regulation CC will require all checks for mobile deposit be endorsed with the name of the credit union and "For Mobile Deposit Only" written on the back, *or* have the check box marked if provided.

Funds-Availability

A potential 3-day hold may be placed on each check deposited, based on review of the check.

Check reviews are performed hourly.

Deposit Status Alerts

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

Check-Retention Requirements

The Credit Union recommends you retain a check for 60 days after making a Mobile Deposit.