

Domino Federal Credit Union Mobile Deposit Disclosure and Agreement

Domino Federal Credit Union's Mobile Deposit Service is a service offered to qualified members and is subject to the following additional terms:

Qualifying Criteria

- *Users must be at least 18 years old.*
- *Member and member's accounts must be in good standing.*
- *No negative account history, including excessive or repeated return items.*
- *Negative credit history will be cause for denial or termination of the Service.*
- *We may also consider additional factors in connection with your application for the Service.*

If approved, we reserve the right to terminate your privilege to use the Service at any time without advance notice if we believe you are not managing your accounts in a responsible manner.

Processing Times

Items received Monday through Friday on business days we are open will be processed within 26 hours of the deposit unless equipment failures, maintenance, or other conditions beyond our reasonable control prevent processing. In such case, Items will be processed on our next business day.

Funds Availability

All checks subject to Domino Federal Credit Union Expedited Funds Availability Policy.

Endorsement Requirements for Checks

Check endorsements must include the following information:

- *The words "For Mobile Deposit Only" above the signature(s)*
- *Domino Federal Credit Union*
- *Signature(s) of all payees*
- *Member Account Number*

Example:

*For Mobile Deposit Only
Domino Federal Credit Union
/s/ (signature)
12345600 (Member No.)*

Deposit Limits

- *Up to \$1000 check deposit limit in a 24-hour period based on credit history.*
- *Up to 5 total check limit in a 24-hour period based on credit history*
- *Upon request, check deposit limits may be increased subject to approval based on Creditworthiness, account history, length of membership, and other factors.*

Acceptable Checks

Domino Federal Credit Union Mobile Deposit can accept most check types including payroll, and government checks. However, the following items cannot be processed using Domino Federal Credit Union Mobile Deposit Capture:

Unacceptable Checks

- *Any item stamped with a “non-negotiable” watermark*
- *Any item that shows evidence of having altered information*
- *Any item that is incomplete*
- *Any item that is post-dated or is over 6 months old*
- *Photocopy of a check*
- *Checks purported to be a lottery or prize winning*
- *Checks previously submitted for deposit*
- *Savings bonds*
- *Money Orders*
- *Traveler's Checks*
- *Foreign items*
- *HELOC Access & Credit Card Advance Checks*
- *Comdata Checks*