



# REMOTE/MOBILE DEPOSIT CAPTURE APPLICATION

## APPLICANT INFORMATION:

ACCOUNT #: \_\_\_\_\_ ACCOUNT TYPE: ☐ PERSONAL ☐ BUSINESS

NAME: \_\_\_\_\_ DOB: \_\_\_\_\_

JOINT NAME: \_\_\_\_\_ DOB: \_\_\_\_\_

CELL # \_\_\_\_\_ EMAIL: \_\_\_\_\_

## MOBILE DEPOSIT INFORMATION:

Your account must meet certain criteria to be eligible for mobile deposit, including, but not limited to:

- You must be 18 years of age or older
- You must have an active Online Banking account
- You must have a METRO Checking Account
- Your account must be open and in good standing

**DEPOSIT CHECKS:** We can accept checks payable to you and drawn on a U.S. Bank. The checks will be deposited to your METRO Checking Account.

**DEPOSIT LIMITS:** There is a \$3,000 maximum per individual check limit and a \$5,000 total daily deposit limit.

**ENDORSEMENT:** Endorse each check and add "**MOBILE DEPOSIT TO METRO**" below your signature. Any item not bearing this endorsement will be rejected.

**AVAILABILITY:** Deposits made before 3:30 PM on a business day will post to your account by 6:00 PM the same day. Deposits made after 3:30 PM on a business day will post to your account the following business day by 6:00 PM. Please keep your paper check until the funds are posted to your account.

**CHECK HOLDS:** Mobile deposit holds will follow METRO's Funds Availability Policy. The first **\$225** of your total daily deposit will be available the same business day as the day of our credited deposit.

EXISTING METRO MEMBERS	- The funds will be available on the <b>SECOND</b> business day after the day credited to your account.
NEW MEMBERS (ACCOUNTS OPEN LESS THAN 30 DAYS)	- The funds will be available on the <b>FIFTH</b> business day after the day credited to your account.

METRO reserves the right to deny this application or terminate any existing agreement with the applicant at its sole discretion.

**By signing below you agree to comply with the terms and conditions outlined in this agreement.**

X \_\_\_\_\_ DATE \_\_\_\_\_

X \_\_\_\_\_ DATE \_\_\_\_\_

I agree to METRO Federal Credit Union's Remote Deposit Capture End User License Agreement.

OFFICE USE ONLY

ID:

DATE:

SEAL