



PIPEFITTERS STEAMFITTERS
CREDIT UNION
LOCAL NO. 455

PIPEFITTERS STEAMFITTERS PIPELINE BANKING REMOTE DEPOSIT CAPTURE USER TERMS AND CONDITIONS

AS A USER OF OUR MOBILE BANKING REMOTE DEPOSIT CAPTURE,
YOU ARE REQUIRED TO AGREE AND UNDERSTAND THE FOLLOWING
TERMS AND CONDITIONS:

As a user of Remote Deposit Capture, you agree and understand:

- Remote Deposit Capture is a part of the Pipefitters Steamfitters Credit Union's Pipeline and Mobile banking system, which allows members to initiate deposits online and receive immediate credit up to a pre-determined limit.
- When making a deposit(s) via Remote Deposit Capture, you will receive immediate credit for your deposit, up to your predetermined limit.
- The endorsement on the back of the check must include your signature(s) and the phrase, "**Via mobile deposit**".
- A check made payable to two payees must be endorsed by both payees. If the check is payable to you or your joint owner, either of you can endorse it. If the check is made payable to you and your joint owner, both of you must endorse the check.
- If your checking (draft) account is less than \$0, you will not receive immediate credit for your deposit.
- You may initiate deposits above your predetermined limit. Any deposits made via Remote Deposit Capture, above your predetermined limit, will be credited to your account upon receipt and processing at Pipefitters Steamfitters Credit Union.

- After your deposit has cleared your account, write void on the check and keep for 60 calendar days. Pipefitters Steamfitters Credit union has the right to ask for the physical check within 60 days of the remote deposit. If the original check cannot be provided in a timely manner, such amount may be reversed from your account. After 60 calendar days up may destroy the check.
- You will not re-present the original check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

You understand all other account rules and restrictions apply as stated in the Pipefitters Steamfitters Credit Union Account Agreement.