

### **Terms & Conditions - eDeposit**

I authorized Frankenmuth Credit Union to perform this transaction on my account.

I agree to the following regarding Frankenmuth Credit Union electronic forms submissions:

1. I understand I may submit transaction and account requests using my computer, tablet, or phone. I can initiate transactions and account requests from anywhere. Frankenmuth Credit Union has the right to verify my identity by the information I provide on the forms as well as physical identification. I agree to these processes.
2. I understand Frankenmuth Credit Union may collect certain information when I perform a transaction request. This data includes geographic location, identifying mobile device or tablet information or other data used exclusively to verify that I am the person who is authorizing these electronic requests.
3. eDeposit can only be used by members of FCU in good standing. Electronic check images will follow FCU's normal check handling procedures and may require a hold to be placed on a check for an amount of time. If a hold is placed, FCU will contact the member. Check images received by 2:00PM Monday through Friday, excluding Federal holidays, will receive credit the same day. FCU will deposit funds in a minimum of 3 hours or less from the time it receives the image. Images received after 2:00PM or on weekends or holidays will be credited the next business day. Members can be denied access to use this service if abuse or fraud is discovered. No third party checks can be deposited via eDeposit. We must receive a picture of the front and endorsed back of government and insurance checks.

Other terms and conditions:

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I agree to immediately notify Frankenmuth Credit Union of any change in my e-mail address.