



Consumer Banking User Guide

Checks

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Depositing a check

You can use mobile banking to deposit a check into your account using your mobile device's camera. This function cannot be performed on a desktop computer, only through the mobile app.

Front of the check

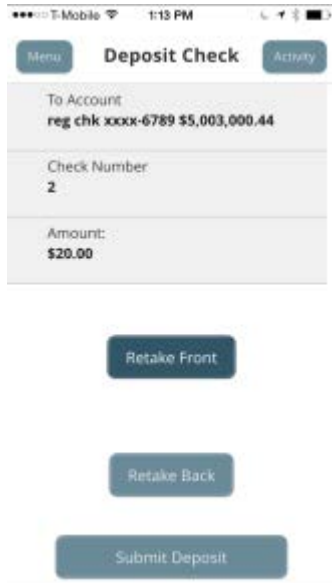


Back of the check



To deposit a check

1. In the navigation menu, tap **Make a Deposit**. The Deposit Check page appears.
2. On the Deposit Check page, do the following:
 - a) In the **To account** list, tap the account that you want to deposit the check into.
 - b) (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
 - c) In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.
3. Tap **Capture image**. The Image Capture page appears.
4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Submit Deposit**. Guides on the screen help you align the check for the image.



Tip: If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

5. Tap **Close**. The check appears in the Deposited Checks tab in the Online Activity Center.

Viewing check deposits overview

You can view check deposits in the Check Deposit History on the Home page. You can also view check deposits on the Make a Deposit page in mobile banking. The lists include checks that you used mobile banking to deposit, grouped by status. The check status is one of the following:

Check deposit status	
Status	Description
Submitted	Successfully transmitted to UTFCU. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to UTFCU, but rejected for processing during review.

Viewing check deposits

You can view check deposits in online and mobile banking.

To view a check deposit

1. In the navigation menu, tap **Move Money > View Online Activity**.
2. Click or tap the **Deposited Checks** tab.
3. Use filters to search for checks by parameters such as time period, amount, and check number. Click or tap **Apply**.
4. Click or tap any transaction to view more information about the deposit or to see the check images.

Sending a check

You can send a paper check (UTFCU Cashier's Check) to yourself from inside the online and mobile banking system.

To send a check

1. In the navigation menu, click or tap **Move Money > Withdraw by Check**. The Withdraw by Check page appears.
2. Do the following:
 - a) In the **From** drop-down list, select an account.
 - b) Your name will be prepopulated in the **To** field.
 - c) In the **Amount** field, enter the amount you want to send.
 - d) Click or tap the **Process Date** field, and select the date that you want to send the check.
 - e) (Optional) Click or tap the **Memo** field, and enter a description for the check.
 - f) Click or tap **Send Check** to send the request. The Check Sent message appears.
3. Click or tap **Close**. The Send Check page appears.

Note: After you hit Send Check, a physical check (UTFCU Cashier's Check) will be printed at UTFCU's main office and mailed to your mailing address on file.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To reorder checks

1. In the navigation menu, click or tap **Services & Settings > Check Reorder**.
2. **Click** on the account you need to order checks for. From here, you will be directed to the Harland Clarke page to submit your order.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.

Note: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact UTFCU.

To create a stop payment request

1. In the navigation menu, click or tap **Services & Settings > Stop Payment**. The Stop Payment page appears.
2. On the Request Type tab, click or tap one of the following:
 - o **Single Check**
 - o **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter the check information.
 - o If you selected Single Check, enter the following:
 - o **Check Number**, then click or tap **Save**.
 - o **Payee**, then click or tap **Set**.
 - o **Amount**, then click or tap **Save**.
 - o **Date**
 - o **Note**, then click or tap **Set**.
 - o If you selected Multiple Checks, enter the following:
 - o **Starting Check Number**, then click or tap **Save**.
 - o **Ending Check Number**, then click or tap **Save**.
 - o **Start Date**
 - o **End Date**
 - o **Note**, then click or tap **Set**.
5. Click or tap **Send Request** to complete the stop payment action.
6. Do one of the following:
 - o Click or tap **Close** to return to the Stop Payment page.
 - o Click or tap **View in Online Activity Center**

Note: See UTFCU's Schedule of Fees for applicable stop payment fees.

Thank you for being an owner of UT Federal Credit Union!

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