

Deposit Anywhere™ FAQ's.

1. **What is Deposit Anywhere™?**

Deposit Anywhere™ is a new feature on NBTA Credit Union's mobile banking app that allows you to deposit a cheque by taking a photo of it and submitting it to NBTA Credit Union at any time.

2. **How do I use Deposit Anywhere™?**

Depositing a cheque with Deposit Anywhere™ is easy. Open up our mobile banking app, tap the "deposit" button, select the account you'd like the funds deposited to, enter the amount, take a photo of the front and back of the cheque, confirm the details and tap "submit". The funds will then be deposited securely into your account (please note that the funds will not be available until the next business day).

3. **What devices are supported?**

iOS and Android™ devices are supported by NBTA Credit Union's mobile banking app, which Deposit Anywhere™ service is part of.

4. **Are there any fees for using Deposit Anywhere™?**

There are no fees to use this service with your personal account(s).

5. **What types of cheques can I deposit?**

You can deposit cheques payable in Canadian dollars and drawn at any Canadian financial institution. They must be payable to, and endorsed by, the account holder.

6. **Is there a dollar limit per individual cheque deposit, a daily deposit limit or maximum number of cheques that can be deposited per day?**

There is no deposit dollar limit. Only one cheque can be deposited at a time, and there are no daily limits on the number of Deposit Anywhere™ transactions.

7. **How will I know if there is an issue with my deposit after I submit the cheque?**

In the rare occurrence there is an issue with the deposit after you received confirmation of the deposit, you will be contacted by NBTA Credit Union.

8. **What should I do with my paper cheque(s) after I deposit it using Deposit Anywhere™?**

You should write "deposited via mobile" on the cheque - This will prevent future accidental duplicate deposits. We recommend storing the cheque safely for 90 days as proof of transaction, and destroy it within 120 days. You are not required to mail in the physical cheque.

9. **Can I use the funds right away?**

Similar to deposits that you make at an Automated Teller Machine (ATM), the same holds will apply and the funds will take time to clear. Usually, the next business day.

10. **Is depositing cheques with a mobile phone safe?**

Yes. As a feature of NBTA Credit Union's mobile banking app, Deposit Anywhere™ meets the same high security standards as NBTA Credit Union's mobile and online banking services.



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**You may incur service charges for various online services depending on the type of account you have. In addition, your mobile carrier may charge you for using your mobile device to access the services provided by NBTA Credit Union's mobile app.*