

ez Deposit FAQs

How does ez Deposit work?

With CME's ez Deposit (Mobile Deposit), you can securely make a deposit directly into an eligible CME account using the CME FCU Mobile App on supported Apple® and Android™ devices.

It works by using the camera on your phone to capture an image of the check. Your deposit is safe and you can save time with fewer trips to a branch or ATM!

Who is eligible to use the ez Deposit service?

You can use ez Deposit if you:

- Are a CME member with an eligible savings or checking account,
- Enrolled in CME@Home (Online Banking), and
- Have installed the CME FCU Mobile App on your Apple® or Android™ device.

Accounts must be in good standing and follow other conditions as outlined in the mobile deposit terms and conditions. Overdrafts and returned deposit items may affect eligibility.

What mobile devices can use ez Deposit?

Apple® devices (iOS 5.0+) and Android™ (OS 2.2 Level 8+) devices can use ez Deposit. The device must have an operable camera. Some older mobile devices may not work with ez Deposit.

Can I use my desktop computer to make a deposit?

ez Deposit is also available through the "Check Services" tab on CME@Home (Online Banking). You will be required to scan an image of your check(s) in order to submit the deposit.

How do I get ez Deposit?

ez Deposit is available in the CME FCU Mobile App on Apple® and Android™ devices. Visit the app store for your mobile device and search for CME FCU to download the app.

Is ez Deposit secure?

Advanced 128-bit encryption and security technology ensures that check images are not stored on your mobile device and that your sensitive account information is masked.

Are there any fees to use ez Deposit?

There are no fees for deposits made to personal accounts. Please check with your wireless provider about carrier and web access charges.

What types of checks can I deposit?

- Checks payable in U.S. dollars and drawn on any U.S. financial institution
- Money Orders
- Travelers Checks

What types of items are unacceptable for deposit?

- Any item drawn on my account or my affiliate's account
- Any item that is stamped with a non-negotiable watermark
- Any item that contains evidence of alteration to the information on the check
- Any item issued by a financial institution in a foreign country
- Any item that is incomplete
- Any item that is "stale-dated" or "post-dated"
- Any third-party check (i.e., "signed over to another payee")
- Any item that has been previously endorsed by a financial institution and is either a substitute check or image replacement document that purports to be third party check
- U.S. Savings Bonds

Which accounts may I deposit into?

You may deposit checks to either your primary savings or checking account.

How does ez Deposit work?

Sign on to your CME FCU Mobile App and follow these simple steps:

1. Select the "Mobile Deposit" function.
 - First-time users are required to:
 - Review and acknowledge the **Remote Deposit Capture Services Disclosure and Agreement**.
 - Enter their Name, E-mail Address, and Account (Member) Number.
2. Choose the account (primary checking or savings) where you want to deposit your check.
3. Enter the check amount.
4. Select "Front of Check" and take a picture of the front of the check.
5. Select "Back of Check" and take a picture of the back of the check.
6. Select "Done."
7. Submit your deposit.
8. You should receive a message indicating that the deposit was successful and is being held for review.

What guidelines should be followed when submitting a check for ez Deposit?

To help ensure that your deposit is accepted, please follow these guidelines:

- Endorse the check with the signature(s) of the payee(s) and mark it "For CME Mobile Deposit Only."
- Place your check on dark-colored, plain surface and ensure that the camera is directly over the check.
- When photographing the back of the check, the endorsement must be on the right side of the picture.
- Be sure to include all four corners of each check; "blurry" images cannot be accepted.
- Ensure that the dollar amount entered when making the deposit matches the amount on the check.

Note: Some checks can be rejected due to poor photo quality, unusual formats and background features, or missing and/or inappropriate endorsement(s). In these cases, CME Federal Credit Union reserves the right to reject such deposits and cannot be held responsible for its inability to accept a deposit via mobile banking.

How do I know I know if my deposit was submitted?

You will receive a confirmation message on your mobile device for each successful deposit. Plus, we will send a confirmation to your primary e-mail address after the deposit has been reviewed.

What are the deposit limits?

Per deposit limit	\$1000
Daily deposit limit	\$2500
Rolling 30-day deposit limit	\$5000

What is the cut-off time for ez Deposit?

The cut-off time for deposits is 3:00 p.m. (EST) Monday – Friday. Deposits submitted after 3:00 p.m. or on weekends and holidays will not be processed until the following business day.

When will my deposit be available?

Funds deposited through ez Deposit are generally available the second business day following the day of your deposit.

For deposits made...	Funds are generally available...
Before 3:00PM (EST) (Monday - Friday)	2 business days after the day of your deposit
After 3:00 PM (EST) (Monday – Friday)	3 business days after the day of your deposit
Weekends and Holidays	3 business days after the day of your deposit

For example, if you make deposit before the cut-off time on Monday, funds are generally available on Wednesday.

All deposits are subject to review and CME reserves the right to refuse any check or instrument for deposit at its discretion. Availability may be delayed in circumstances such as a large deposit amount, frequent overdrafts, deposited checks returned unpaid, or indications that a deposited check may not be paid. You may not be able to withdraw funds from your account until final settlement is received for any item(s) deposited. You will know that your deposit is available when the amount appears in the available balance of the account you selected when you submitted your mobile deposit.

How will I know if there is problem with my ez Deposit after submitting it?

If a problem arises with your deposit and/or it is not accepted, CME will send a notification to your e-mail address.

What should I do with my paper check(s) after using ez Deposit?

Checks deposited using your mobile device should be kept for 30 days. After 30 days, validate that correct amount has been posted to your account and then securely destroy the check(s).

How long may I view my deposits in the mobile Deposit History?

Deposit History is available for the prior 18 months and may be viewed through your mobile device or desktop.