

eDeposit- Frequently Asked Questions

How Do I Start?

To qualify for eDeposit, you must be a member with an account in good standing and have access to eBranch, our Internet home banking service.

Please contact us if you are interested in having eDeposit setup on your account. Respond via email memberservices@umfcu.org or call us at 1-(800) 245-0433.

Once you are setup, you can access eDeposit via eBranch.

How Do I Deposit Online?

1. Select the eDeposit option in UMFCU's Internet Banking, and post your deposit up to \$1,500. You may complete more than one online deposit session as long as the \$1,500 maximum online deposit limit is not exceeded.

2. Your Deposit Session Number is IMPORTANT. BE CAREFUL to record the correct number on your pre-addressed envelope. (If you do not have an eDeposit pre-addressed envelope, handwrite the UMFCU address and Deposit Session # on a plain envelope, Attention eDeposit.

3. Put all items from this deposit session in a eDeposit pre-addressed envelope. One envelope per session number.

4. Place a stamp on the envelope and drop it in the mail.

Unacceptable Deposits?

Deposits of the nature described below will result in the immediate reversal of the deposit from your account and may result in the suspension of eDeposit.

UMFCU Check Drawn on Personal Account?

The deposit of a personal check that is drawn on the same account holder's personal checking at UMFCU is PROHIBITED. Deposits of this nature will result in the immediate revocation of eDeposit and may subject you to collection efforts.

Foreign Checks/Foreign Money Orders?

A check or money order that is issued by a financial institution in another country (Canada, France, etc.) may ONLY be deposited by mail to UMFCU, P.O. Box 60651, Montclair, CA 91763-1126.

Altered Checks?

An altered check is any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check. Members with altered checks MUST get a replacement check from the maker before UMFCU will accept the deposit.

Stale Dated Checks?

Certain checks contain instructions such as: "Void after 90 days after issue date" or "must be cashed within 6 months of issue date." Please be aware of such notices on your checks, or you may deposit an item that is no longer a valid check.

Incomplete Items?

An incomplete item is any item that does not contain signatures of the maker, endorsements signatures, or is missing any of the information required during key-entry in a Deposit Session.

Non-Negotiable Items?

The deposit of any item stamped with a "non-negotiable" watermark is PROHIBITED. Deposits of this nature will result in the immediate revocation of eDeposit and may subject you to collection efforts.

If you have any other questions, please contact us at 1-(800) 245-0433.