



Member FDIC

HOW TO DEPOSIT A CHECK TO YOUR UNION BANK CHECKING OR SAVINGS ACCOUNT USING THE UB2GO APP

INITIAL STEPS:

1. Have a Union Bank Checking or Savings account(s) in good standing and a valid email address on file.
2. Be enrolled in our online banking system using NetTeller. If you need to enroll in NetTeller for the first time, you can enroll online by selecting the **LOGIN** button at the top right of the [Union Bank home page](#) and then select the **ENROLL** button on the following page. For this *immediate enrollment* option you will need to input the account number, email address, mailing address, Tax ID number and date of birth (mm/dd/yyyy) that matches what we have for your account record.

Alternatively you can either fill out an [Online Banking application](#) or meet with a Union Bank [Personal Banker](#) to complete an application. Once your application is processed you will receive your bank assigned User ID and Password in the mail within seven business days. Please then go to the [Union Bank website home page](#) input your user name (which you can change) at the top right of the page and click **LOGIN**. On the next page you will be prompted to input your initial password and then select a permanent password.

3. Own a Smart Phone or iPad running:
iOS version 9.1 or newer for iPhones and iPads
Operating system 4.4.4 or newer for Android phones
4. Search for and download our UB2Go app. This can be found in the *App Store* for iPhones or in the *Google Play Store* for Android phones. Search for *Union Bank VT, Union Bank NH or UB2Go* to find the app
5. Upon logging into UB2Go for the first time, you will be provided with the Union Bank Mobile Banking and Mobile Check Deposit Agreement to review and accept
6. The initial 'My Accounts' page displays your account(s) and account balance(s).

TO DEPOSIT A CHECK:

- Select the three bar/'hamburger'  icon on the top left of the screen (iPad users skip to the next step)
- Select the 'Deposits' menu option

- Select the 'Deposit a Check' menu option
- Click on the 'Check Front' icon and follow the instructions on the screen to take a picture of the front of the check
 - Select '✔ Use' to use the photo of the check, or select 'Retake' to retake the picture
- In addition to signing checks that you deposit, be sure to include the following restrictive endorsement on checks that you deposit using Mobile Check Deposit:
'For Mobile Deposit Only'
- Click on the 'Check Back' icon and take a picture of the back of the check
 - Select '✔ Use' to use the photo of the check, or select 'Retake' to retake the picture

- Click on the 'Check Amount' field and enter the amount of the check, then select 'Done'
 - Note: the ⓘ information icon next to the "Check Amount" field will list your Deposit Limits, including the Daily Count and Limit for checks that can be deposited, and the monthly count and limit for checks
- Select the 'Deposit To Account' field and select the account you wish to deposit to.
- Once complete, select '✔ Deposit' to deposit the check

ADDITIONAL DETAILS:

- Checks must be payable to you in US \$ Dollars
- Funds deposited by 5PM EST weekdays, will be available on the following business day
- Deposits made on weekdays, prior to 5PM EST will be posted during end-of-day processing, and visible after approximately 8PM. Deposits made after 5PM or on weekends or holidays will be processed the next business day.
- After you make a deposit, we will send you a confirmation email
- You should keep the check in a secure location for 14 days and be sure to securely destroy/shred the check after that time period

DEPOSIT LIMITS – Deposits are limited to the following dollar amounts and quantities for the specified time periods:

	Daily # of Deposits limit	Daily \$ limit	Rolling Monthly # of Deposits limit	Rolling Monthly \$ Deposit limit
Standard	5	\$2,500	15	\$10,000
Advantage Relationship	10	\$7,500	25	\$25,000
Business	10	\$7,500	25	\$25,000

INELIGIBLE ITEMS – Mobile Check Deposit cannot be used for the following types of deposits:

- Checks payable in a foreign currency
- Checks payable to any other person or entity (even if they are subsequently endorsed to you)
- Checks that are payable to you 'AND' another person (unless the person also endorses the check, *and* is an owner of the account that the check is being deposited into)
- Checks that are fraudulent or altered (or appear to be altered), or checks that you suspect may be fraudulent or altered in any way
- Checks that are future dated, or checks that are dated more than six months prior to the date of deposit
- Checks that have previously been returned unpaid for any reason

QUESTIONS: Call 802.888.6600 or Toll-Free 800.753.4343, Mon-Thurs: 8-5PM, Fri: 8-6PM