



Member FDIC

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

INITIAL STEPS/REQUIREMENTS:

1. Have a Union Bank Checking or Savings account(s) in good standing.
2. Be enrolled in our Online Banking system. If you are an individual and need to enroll in Online Banking for the first time, you can enroll by selecting the **LOGIN** menu option at the top right of the [Union Bank home page](#) and then select the **SIGN UP** button at the bottom of the menu. For this *immediate enrollment option* you will need to input the Account Number, Tax ID Number, Date of Birth (mm/dd/yyyy) and Zip Code that matches what we have for your account record. You will also be prompted to specify your requested login ID. Upon logging into Online Banking for the first time, you will be provided with the Union Bank Digital Banking Agreement to review and accept.

You may 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 Username and Password via phone call from a Union Bank Personal Banker. 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:
[Check our website for current Union Bank Mobile App requirements](#)
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 *UB2Go, Union Bank VT or Union Bank NH* to find the App.
5. The initial page displays your account(s) and account balance(s), along with an option to 'Deposit a Check', as well as a menu option that can be used for your 'Mobile Deposit'.

TO DEPOSIT A CHECK:

- Select the 'Deposit A Check' icon
- Select the 'To Account' option and then select the account you wish to make the deposit
- Enter the 'Amount' of the check and select 'Save'
- Select the 'Capture Image' button
 - Place the check face- up on a well-lit surface

- Position the phone above the check and when the check is within the box, press the camera icon to take a picture of the check
- Now place the check face- down on the well- lit flat surface
- Ensure the check is signed, AND below the signature be sure to include:
 - **For Mobile Deposit Only'**
- When the check is positioned within the box on the phone, select the camera icon to take a picture of the check
- Select the 'Submit Deposit' button below the images of the front and back of your 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	10	\$3,500	20	\$15,000
Advantage Relationship	20	\$9,500	30	\$35,000
Business	25	\$9,500	35	\$45,000

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