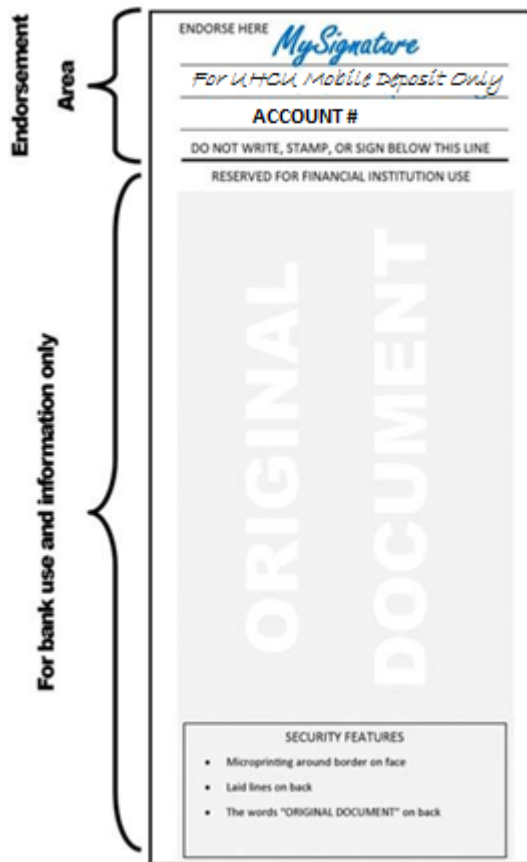


To comply with recent changes to federal law, checks deposited through UHCU's mobile deposit service must include the endorsement "For UHCU Mobile Deposit Only" along with the depositor's signature and account number in the endorsement area.

This request is brought about by changes to federal law designed to safeguard UHCU member deposits.



With UHCU Mobile Banking App, depositing money is both easy and convenient. Simply endorse the back of your check(s) by signing your name and writing "FOR UHCU MOBILE DEPOSIT ONLY" along with your account number. Then use UHCU's Mobile Banking App to upload a picture of the front and the back of the check. The funds will be immediately deposited

Please let us know if you have any questions or if we can assistance you. Representatives are available at your local branch or by phone (888) 295-8428 or by email info@utahheritagecu.org

*ALL MOBILE DEPOSITS MADE TO UHCU ARE SUBJECT TO UHCU'S FUNDS AVAILABILITY POLICY. ALL DEPOSITS ARE SUBJECT TO REVIEW. GENERALLY, THE FIRST \$200 DEPOSITED IS AVAILABLE IMMEDIATELY. THE REMAINING FUNDS WILL BE AVAILABLE ON THE THIRD BUSINESS DAY. THE DAILY TOTAL MUST NOT EXCEED \$1500 AND WEEKLY TOTAL IS LIMITED TO \$5000.