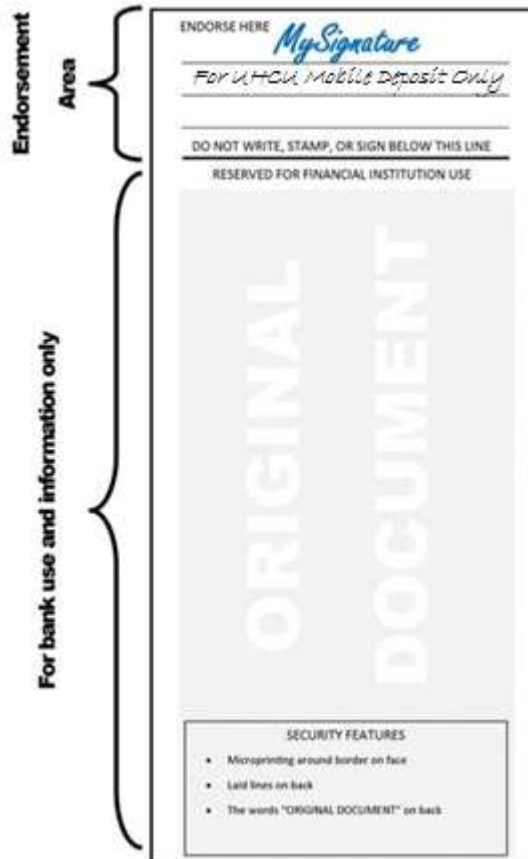


To comply with recent changes to federal law, checks deposited through UHCU's mobile deposit service must include the endorsement "For UHCU Mobile Deposit Only" with the depositor's signature in the endorsement area.

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



With UHCU Mobile, deposit money is easy and convenient. Simply endorse the back of your check(s) by signing your name and writing "FOR UHCU MOBILE DEPOSIT ONLY." 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 into your account. *

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 email us info@utahheritagecu.org

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