

WINGS FINANCIAL CREDIT UNION

CU ONLINE - REMOTE DEPOSIT USER AGREEMENT

When you sign up for Remote Deposit, you are required to agree to the following statements.

I understand Remote Deposit is a part of Wings Financial Credit Union's CU Online Internet Banking system which allows members to initiate deposits online and receive immediate credit up to a pre-determined limit. In turn, the actual deposit item(s) is sent via U.S. mail to arrive at Wings Financial no more than seven business days after the transaction is initiated.

NOTE:

- Remote Deposit is not available from 10:00 p.m. (CT) until 12:00 a.m. (CT) each night for system processing.

I agree that:

- When making a deposit(s) via Remote Deposit, I will receive immediate credit for my deposit, up to my pre-determined limit.
- If my checking account balance is less than \$0, I will not receive immediate credit for my deposit.
- I may initiate deposits above my approved limit, but I will only receive immediate credit up to my pre-determined limit.
- Any deposits I make via Remote Deposit over my pre-determined limit will be credited to my account upon receipt and processing at Wings Financial.
- When making a deposit(s) via Remote Deposit, I will mail my deposit item(s) to Wings Financial for arrival at Wings Financial no later than seven business days after I initiate the deposit, using special envelopes provided by Wings Financial.
- If I do not use the deposit envelopes provided by Wings Financial, I agree to follow the instructions for addressing the envelope in Remote Deposit to ensure the deposit is routed to the appropriate department for processing.
- If my deposit(s) fails to arrive at Wings Financial within 7 business days, I understand that my deposit will be reversed and I may be assessed a \$20.00 late deposit fee.
- I will not knowingly deposit any check(s) that have insufficient funds to cover them.

I understand all other account rules and restrictions apply as stated in the [Wings Financial Credit Union Account Agreement and Disclosure](#) .