



SPRING 2015 Newsletter

News and Events for ElecTel Cooperative Federal Credit Union Members

What does *Spring* mean at ElecTel?

RVs & Watercraft

rates as low as **5.95%**^{APR*}
term up to 120 months

Motorcycles

rates as low as **5.95%**^{APR*}
term up to 72 months

Home Equity Lines of Credit

variable rate as low as **4.25%**^{APR*}

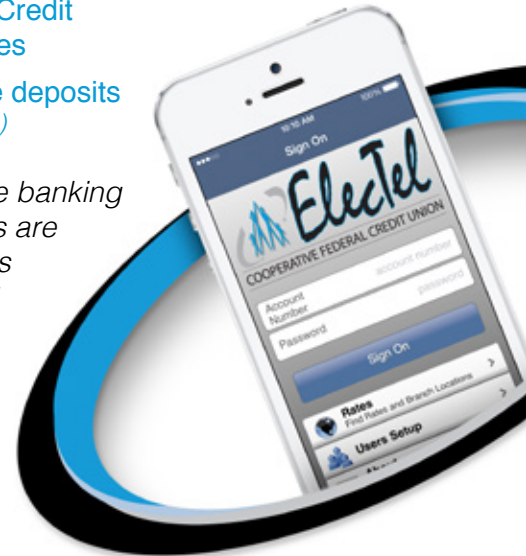
*APR=Annual percentage rate. Your actual rate and loan amount will be determined by your individual credit profile. See Credit Union for complete details.

We have a NEW mobile app with NEW features!

Download our new mobile app for iPhone or Android today and enjoy the convenience of all of the available features.

- Check account balances
- View transaction history
- Transfer funds
- Pay bills
- View check images
- View Visa® Credit Card balances
- Make mobile deposits (starting 5/1/15)

Your new mobile banking login credentials are now the same as Online Banking!



Mobile deposit allows you to deposit checks using your mobile phone simply by taking a picture of the check. This feature will conveniently be available within the ElecTel Cooperative FCU mobile app on May 1st. Apply for this free service today!

Simply sign into your ElecTel Cooperative FCU mobile app, click the piggy bank icon and then click request access online now. Please allow up to three business days to process request.

How do I qualify for mobile deposits?

- Have an active checking or savings account
- Not have a loan delinquent more than 30 days
- Not have excessive returned deposited items
- Not have a share or loan charge off

When will a mobile deposit post to my account?

- Mobile check deposits will post immediately to your account.

How much can I deposit at one time?

- There is no limit on the number of checks that can be deposited
- A maximum daily dollar limit will be provided to you during approval

Do I still need to endorse the deposited checks?

- Yes, electronically deposited checks still require proper endorsements on the back of the check.
- Please write the following on the back: "ElecTel Mobile Deposit", ElecTel account number, and your signature.

What do I do with the checks once I have deposited them electronically?

- You should mark them as being electronically deposited (to prevent mistakenly re-depositing the checks) and store them securely for 15 days.
- After that, the checks should be shredded and disposed of properly to prevent identity theft or misuse.

What types of checks can I deposit with Mobile Deposit?

- Most domestic checks may be processed.
- We are unable to accept money orders, foreign items, savings bonds, or third-party checks.



Skip-A-Pay YOUR WAY

COMING SOON!

Holiday Closings

Good Friday
Friday, April 3

Independence Day (obs.)
Friday, July 3

Memorial Day
Monday, May 25

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