

Frequently Asked Questions on Mobile Deposit

Q: How do I get started?

A: Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone. Once you're logged in to the mobile banking app, you will see a tab at the bottom of your screen that reads "Deposits." Click on that tab. When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

Q: How do I endorse my check?

A: Please make sure your check says "For Mobile Deposit Only." Your check also needs to be signed.

Q: How long do I need to hold on to the check after depositing it?

A: Please keep the endorsed check for 30 days.

Q: Is My Deposit Secure?

A: Yes, all information is stored in our secure systems and not on your device.

Q: Which mobile devices are supported?

A: Apple and Android operating systems are supported. You can download the app from the App or Play Stores.

Q: What are some tips for taking a picture of the check?

A:

- Take the photo of your check in a well-lit area.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- Make sure there are no shadows across the check
- All four corners must be visible
- The MICR line (numbers on the bottom of your check) is readable.

Q: What accounts can I make deposits to?

A: You can only make deposits to your checking account.

Q: How many checks can I deposit?

A: There is no limit to the number of checks you can deposit in one day; but there is a limit of \$2500 per business day and \$1500 per deposit. The system captures one item per transaction, if you have more than one check you will have to repeat the process.

Q: What happens if I exceed the \$2500 limit?

A: You will see an error "Business day amount limit exceeded."

Q: Does the check need to be over a certain amount?

A. No. There is no minimum check on deposits using Mobile Deposit.

Q: When will funds be available in my checking account?

A: If you're depositing a check before 2pm it will be available the next day. If you deposit a check after 2pm it will be made available the second business day. For example, if you deposit a check Monday at 4pm, it will be available in your checking account Wednesday.

Q: What might cause my check to be rejected?

A: If the check is not endorsed, or if the routing number and account number are not fully visible. Make sure there's space between the check and the edge of the image, the front check image is right side up, and the back endorsement is above the arrow on the right.

If you continue to experience problems, come in to any of our branches and present that check for deposit and we will help you with the application.