



# MOBILE DEPOSIT

## Frequently Asked Questions



### WHAT WILL MOBILE DEPOSIT COST ME?



Mobile deposit for personal accounts is FREE of charge up to 150 check deposits per month.

Mobile deposit for business accounts is FREE up to 150 check deposits per month, a charge of \$0.45 for each check over 150.



### WHAT CAN I DEPOSIT ELECTRONICALLY?



You can deposit checks written to you that will draw from an account at a financial institution within the United States through mobile deposit. Here are some examples of unacceptable checks:

- Savings bonds
- Foreign checks
- Checks or items payable to any person or entity other than you
- Photocopies of checks
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated or post-dated checks
- Checks that contain evidence of alteration of information on the check
- Checks that have been previously submitted for deposit



### WHEN WILL MY DEPOSITED CHECK SHOW UP IN MY ACCOUNT?



Your check will be deposited in real-time, so you will see money in your account immediately after the check is deposited!



### DO I NEED TO ENDORSE MY CHECKS?



Yes, checks should be endorsed.

For added security, please write "For Mobile Deposit Only" beneath the endorsement field.



### WHAT DO I DO WITH THE CHECK ONCE I'VE DEPOSITED IT WITH MOBILE OR EXPRESS DEPOSIT?



We recommend keeping the check in a safe place for 60 days after deposit confirmation.



### WHY DID I RECEIVE A POPUP NOTIFICATION OF AN ISSUE WITH MY SUBMISSION?



These popups are called 'actionable alerts'. They alert you to potential errors or issues on the check you are trying to deposit. Most alerts will have a "submit anyways" option that you can select to proceed. Some issues may not offer a "submit anyway" button but will allow you to "Try again" or "Cancel".



### HOW DO I TAKE A GOOD PHOTO OF MY CHECK TO ENSURE IT WILL BE SUCCESSFULLY SUBMITTED?



One of the most common reasons checks are denied is because of poor photo quality. Here are some tips to ensure your check is submitted correctly every time:

- Hold camera parallel above check (not at an angle)
- Take photo in good light, but do not use flash
- Take photo on a solid, dark background
- Make sure your check is flat with no folds