

MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

Q WHAT WILL MOBILE AND/OR EXPRESS DEPOSIT COST ME?

A Mobile deposit for personal accounts is free of charge up to 20 check deposits per month. Express deposit for personal or small business accounts has two different cost options.

- 1) If you are a small business who deposits fewer than 20 checks per month, you may choose a flat rate of \$0.75 per check deposit.
- 2) If you are a personal or small business account who deposits 60 or fewer checks per month, Express Deposit is \$14.95. If you deposit 61 checks or more in one month, you will be charged \$1 per additional check.

Q WHAT CAN I DEPOSIT ELECTRONICALLY?

A 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 to the information on the check
- Checks that have been previously submitted for deposit

Q IS THERE A LIMIT ON THE DOLLAR AMOUNT OF CHECKS I CAN DEPOSIT?

A You will receive an e-mail detailing the maximum amount of each check you can deposit via mobile deposit. Typically the maximum check allowed is \$5,000.

Q DO I NEED TO ENDORSE MY CHECKS?

A Yes, checks should be endorsed. For added security, please write "For Mobile Deposit Only" beneath the endorsement field.

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

A All deposited checks are reviewed and posted three times a day, and will be posted to your account within one business day. Checks deposited after 3:00 pm will be processed the next business day.

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

A We recommend keeping the check in a safe place for 90 days after deposit confirmation.

Q ARE THERE ANY SPECIFIC SOFTWARE OR SYSTEM REQUIREMENTS FOR MOBILE OR EXPRESS DEPOSIT?

A Mobile Device Requirements:

- iPhone® iOS 5.1 or newer
- iPod® iOS 5.1 or newer with camera
- iPad® 3 or newer
- All Android™ devices version 2.3.4 or newer with camera