



# **Mobile Deposit for Personal and Business Customers**

### **Questions and Answers**

# Where do I get the mobile app?

You first must be enrolled in our online banking service then go to your app store on your mobile device and download for free.

## How often can I make a mobile deposit and how much can I deposit?

- Personal customers can deposit daily up to 10 checks for a combined daily total of \$500. Personal customers monthly deposit limit is 50 checks for a combined total of \$1,500.
- Business customers can deposit up to 10 items for a combined daily total of \$1,500.
- Business customer monthly deposit limit is 50 checks for a combine total of \$5,000.

### What accounts can I deposit a check to?

- Personal customers can deposit to both checking and savings accounts.
- Business customers can deposit to both business checking and savings accounts.

# When will I be able to access the money I have deposited?

- Personal customers you will be able to access your money 2 days after depositing through the mobile banking app. Your account balance will not reflect the deposit amount until after the 2 day period has elapsed.
- Business customers you will be able to access your money the next business day.

### Are there certain checks I cannot deposit?

Yes, the following checks will be rejected during processing and you will be notified by email that it was not accepted.

- US Treasury checks
- Money orders
- Traveler's checks
- Convenience checks
- Cashier's checks

#### If I make a mistake on my deposit, what will happen and how will I know?

- You will receive an on screen confirmation and an email confirmation when your deposit has been made.
- If you get a confirmation, but you may have made a mistake in entering the amount of the check you will get an email saying a deposit correction was made.
- If the deposit was not accepted, you will receive an alert in the mobile banking application or receive an email message.
- Text messages are not available at this time.