

**Our Roots Make Us Stronger** 

## Educational Tips on using Mobile Check Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse back of check <u>AND</u> label as: "For Deposit Only via Mobile Deposit on (date)".
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

Other Important Information:

- Only 1 check may be submitted per deposit with a daily deposit limit of \$2000.00
- Checks deposited prior to 2 PM Central Time will be credited the same business day. Those received after this cut-off will be processed on the next business day.
- Your deposit will not appear on internet banking until after 3:00 PM.
  Processing times may vary up to 5:00 PM.
- If for some reason your deposit is rejected by the 2:00 PM cutoff time, we will contact you directly.
- You can track your check's progress by reviewing "Deposit History" in the mobile app.
- Destroy the check within 2 days AFTER you're sure the deposit was credited.

Tips for a good photo:

- Take photo in a well-lit area.
- Place check on a solid, dark background.
- Hold camera as square to the check as possible to reduce corner to corner skew.



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- Keep phone flat and steady above the check.
- Keep the check within the view finder on the camera screen.
- Avoid capturing too much of the areas surrounding the check.
- Make sure entire check image (all four corners) is visible.
- Make sure image is in focus and not blurry.
- Make sure MICR line (numbers on the bottom of your check) is readable.
- Flatten folded or crumpled checks.
- Do not submit images with shadows across the check.

We do not accept the following checks for deposit:

- Checks drawn on a bank outside the U.S.
- Third party checks
- Checks payable to more than one party