

Mobile Deposit Guidelines

Thank you for your interest in our Mobile Deposit feature. To ensure uninterrupted processing of your deposit, please take a moment to read the following guidelines.

- Deposits will be processed periodically throughout the day. You can check the status of your deposit by using the History tab under the Mobile Deposit function located on our Mobile Banking application.
- All checks deposited must contain your endorsement signature and account number. Items without a signed endorsement cannot be accepted.
- Deposits received after 4:00 PM EST will be processed on the next business day.
- Credited deposits may not be available for immediate withdrawal. Applicable holds will be placed utilizing the same criteria as if the item was deposited in person.
- The daily limit for check deposits (per item and per day) is \$10,000.00. If you have a single item larger than this amount, you will need to bring it to your nearest branch office for deposit to your account.
- All items presented for deposit must be directly payable to the primary or any joint holder of the account. We cannot accept checks payable to third party payees through Mobile Deposit.
- You may also use Mobile Deposit to make your loan payment. Please refer to our published instructions on how to pay your loan using the Mobile Deposit feature.
- Be sure all items are fully legible. The date, payee, amount and all other check information must be clearly visible. Additionally, your item cannot be processed if the numbers across the MICR line are not present or legible, or if they are cut-off in any way.
- In addition to your signature endorsement, please include the phrases '*For Deposit Only*' and '*Mobile Deposit*' as part of your endorsement (see sample below):



- Please destroy your item two business days following credit to your account. The item cannot be used again, or it will be flagged as a duplicate item and rejected. If the item is returned to

- **us unpaid, you will receive a substitute item through the U.S. Mail. The substitute item will include a different encoding pattern that will allow you to re-negotiate the item without it being flagged as a duplicate. It is against the law to negotiate an item twice under any circumstances, and doing so may result in associated fees charged to your account.**