



Mobile Deposit for Personal and Business Customers Frequently Asked Questions

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 20 checks for a combined daily total of \$10,000.
- Business customers can deposit up to 20 items for a combined daily total of \$25,000.

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 date of deposit through the mobile banking app. Your account balance in online banking and at ATM's will reflect the deposit amount however your mobile deposit is not available until after the 2 day hold.
- Business customers are 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.