

Mobile Check Deposit FAQ

What's Mobile Check Deposit? Mobile Check Deposit allows you to deposit checks into certain accounts with your mobile device's camera using the Traditional Bank mobile banking app. The mobile app submits the check images electronically to make deposits to your checking or savings accounts.

How much does it cost? There is no charge for consumer users to utilize Mobile Check Deposit. Commercial clients should be referred to the Cash Management Department.

What checks are eligible? We can accept checks payable to you, drawn on a bank in the United States. We cannot accept: checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into, checks payable jointly unless deposited into an account in the name of all payees, traveler's checks, money orders, checks drawn on a financial institution located outside the U.S.A., checks payable in non U.S. currency, substitute checks, altered checks, or returned checks, checks dated more than 6 months prior to the date of deposit.

How should I endorse my check? You should sign your check as normal and write the last 4 digits of your account number and "For Mobile Deposit Only" beneath your endorsement.

How do I know my check was accepted? Once the deposit has been accepted, an email will be sent. A second email will be received once the check has been approved.

What do I do with the check after I capture it? You should retain the deposited check in a secure location for 14 days and then, after confirming the deposited funds have been applied to your account correctly, destroy the check.

What is the limit to how much I can deposit? In general, you may deposit up to \$5,000 a day using Mobile Deposit. However, we may adjust your limit at any time, at our discretion, based on activity such as how long you have been a customer or if there is a pattern of overdrafts or returned checks. In addition, all deposits are subject to verification and can be adjusted upon our review.

When will my funds be available? Funds will be available on the first business day after the day you make your deposit if received before 4:00 p.m. EST. Mobile deposits are subject to verification and not available for immediate withdrawal. Standard hold policies apply.

What if there is a mistake or error? You should notify us of any suspected errors regarding items deposited through Mobile Deposit immediately, and in no event later than 30 days after we sent you the account statement on which the error appeared.

Am I guaranteed access to and use of Mobile Check Deposit? We reserve the right to deny access to the use of our Mobile Check Deposit service without prior notice if we are unable to confirm your authority to access or if we believe such action is necessary for security reasons.