



## **Mobile Check Deposit Frequently Asked Questions**

*Use our Snap Deposit (Mobile Check Deposit Services) to make deposits via your smart phone or tablet by taking a picture of your check.*

*If you have additional questions, please contact us directly at 719-346-5376.*

### **Q: What is Mobile Check Deposit?**

**A:** Mobile Check Deposit is a service that allows you to deposit checks directly into your checking account from anywhere at any time using your smart phone or tablet.

### **Q: How do I sign up for Mobile Check Deposit?**

**A:** You must first be enrolled in Mobile Banking by accepting the terms and conditions and you must also download The Bank of Burlington Mobile Banking App.

### **Q: Is depositing my check with a mobile device safe?**

**A:** Yes, Mobile Check Deposit is safe. Access to the application on your smart phone or tablet requires you to log-in to your Mobile Banking services first by way of your unique Login and Password.

### **Q: Why am I not eligible to use Mobile Check Deposit?**

**A:** Mobile Check Deposit may not be available for your account due to a variety of reasons including, but not limited to:

- Deposit restrictions on your account
- Current or previous collections history
- Fraudulent activity on your account

### **Q: When will I be able to use Mobile Check Deposit?**

**A:** Within the same day of accepting the Mobile Banking terms and conditions, you will see a Deposit feature within your App. Mobile Check Deposit can then be used at any time, any day of the week.

### **Q: How do I know that my check was submitted for deposit?**

**A:** You should receive an email that your deposit was processed.

### **Q: When will I be able to see the deposit in my account?**

**A:** If your deposit is submitted before 4:00p.m. Mountain Standard Time, Monday-Friday, you will see and have access to your deposit that same business day. If your deposit is submitted

after 4:00 MST, or on a bank holiday or weekend, you will see the deposit on the following business day.

**Q: How should the deposited check be endorsed?**

**A:** Endorsements must be made on the back of the check and *include your signature and wording "For Mobile Deposit Only at The Bank of Burlington"*

**Q: Why would a check be rejected?**

**A:** There are a number of factors that could cause a check to be rejected during the Mobile Check Deposit process. Some of them include, but are not limited to:

- Amount entered for deposit does not match the amount on the check
- MICR line (black bars across bottom of check) may have been over-cropped or otherwise illegible
- Check amount could not be read
- Blank or suspect check
- Check number could not be read
- Check date could not be read
- Front signature was not detected or is missing
- Account number, routing number or other check data could not be read
- Invalid routing number information

If you continue to experience problems, you may deposit the check at our bank location.

**Q: How will I know if a check is rejected?**

**A:** When a check is rejected by the bank, you will receive an email notification that the deposit has been rejected. Please contact the bank if you would like information on the rejection reason.

**Q: Can I deposit all types of checks?**

**A:** There are some types of checks that are prohibited from being deposited:

- Checks that are payable to any person or entity other than you or include a third-party endorsement
- Checks that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn, including checks received via Internet solicitations
- Checks that have been previously endorsed by a financial institution (a bank, savings and loan, or a credit union) and are either "substitute checks" or Image Replacement Documents ("IRD") that purport to be substitute checks, without The Bank of Burlington's prior written consent
- Checks that are drawn on financial institutions that are located outside of the United States or Territories of the United States
- Checks that are Remotely Created Checks, as that term is defined in Regulation CC
- Checks which are not acceptable to The Bank of Burlington for remote deposit into a deposit account, including Savings Bonds and Mutilated Checks

**Q: Can loan payments be made with Mobile Check Deposit?**

**A:** No, deposits can only be made into checking accounts.

**Q: What happens with my check after I have submitted it through Mobile Check Deposit?**

**A:** The check is electronically transmitted to the bank and you retain the original.

**Q: What do I do with my check after I deposit it?**

**A:** Do not mail in your check. You will retain the original of all imaged checks that have been deposited via Mobile Check Deposit for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case beyond forty-five (45) days from the date processed. It is your responsibility to properly destroy and dispose of such original checks after such time. During the period that you maintain any original checks, you understand and agree that you must use a high degree of care to protect these original checks against security risks.

**Q: What is the deposit limit per check?**

**A:** General Mobile Check Deposit limits are set with a maximum per check limit of \$10,000. Exceptions are possible and will be granted by the bank on a case by case basis.

**Q: What is the total deposit limit per day?**

**A:** The total amount that can be deposited through Mobile Check Deposit may not exceed \$20,000 per day.

**Q: Is there a limit on the number of items I can deposit?**

**A:** No, as long as the deposits don't exceed 30,000.00 in 30 days.

**Q: What account(s) can a customer deposit a check via Mobile Check Deposit?**

**A:** Any designated checking account in which the customer has deposit rights within Mobile Banking.

**Q: Can additional holds be applied to my check?**

**A:** Yes, in some circumstances additional holds may be applied to the check you deposited.

**Q: Are there any service fees?**

**A:** Currently there is no monthly fee for the Snap Deposit service. All Service Fees are subject to change by The Bank of Burlington and we'll notify you thirty (30) days in advance with written notice if we choose to change those fees. You agree to pay all fees and charges for deposit services as set forth on the Rate and Fee Schedule.

**Q: Can this service be terminated?**

**A:** Either party may terminate Snap Deposit at any time.

**Q: Can this service be changed by The Bank of Burlington?**

**A:** The Bank of Burlington reserves the right to modify the Service from time to time without making prior notice to Customer, provided, however, we will give you at least thirty (30) days' notice prior to making any modifications to the Service that would materially alter its functionality.

**Q: What is the difference between Mobile Check Deposit and Mobile Banking?**

**A:** Mobile Check Deposit allows you to deposit checks using your mobile device. Mobile Banking allows you to process transfers, check balances and make bill payments using your mobile device. Mobile Check Deposit is a feature within the Mobile Banking app.

**Q: What if I have problems depositing my check via Mobile Check Deposit?**

**A:** You may experience problems with check deposits that may not meet image quality standards or may not be an item eligible for Mobile Check Deposit such as a foreign item or

savings bond. You will receive an error during the deposit process notifying you that we are unable to accept the deposit via Mobile Check Deposit. You may be able to present this item for deposit at our bank location.

**Q: What if my check doesn't have very legible handwriting?**

**A:** After check images are approved for proper quality and successfully sent to The Bank of Burlington, Mobile Check Deposit checks are analyzed by the same standards as checks presented at a location or by mail. Checks will need to be readable and clear. If unable to deposit by your mobile device, please visit us at the bank.

**Q: Is my mobile device supported for Mobile Check Deposit?**

**A:** Mobile Check Deposit is available on Apple and Android smart phones, and on Apple tablet devices. The Bank of Burlington Banking App is required in order to use Mobile Check Deposit.