

# Mobile Deposit Frequently Asked Questions

## What is Mobile Deposit?

Belgrade State Bank's Mobile Deposit is a simple way to use a smartphone to deposit checks into your checking account. This can also be referred to as "remote deposit capture" or simply "deposit capture."

## How do I sign up?

Simply, download Belgrade State Bank's Mobile Apps from the Apple App Store or the Android Market. Click on Mobile Deposit to enroll. You will receive a notification text when you have been accepted.

## Who can use Belgrade State Bank's Mobile Deposit?

In general, mobile deposit is available for personal account holders, who are in good standing and have an active checking that has been open at least 30 days. **Fiduciary accounts, such as Trust or Estate accounts, do not have access to Mobile Deposit.**

## What kinds of checks can I deposit?

Checks made payable to the account owner or joint owners that have been properly endorsed with "For Mobile Deposit only" and the owner's signature on the back of the check.

## What kinds of checks can I NOT deposit?

- Foreign checks
  - Bonds
  - Third party checks
  - Returned or re-deposited items
  - Rebate checks
- \* May not be able to image Money orders other than Western Union

## What devices support Mobile Deposit?

Belgrade State Bank's Mobile Deposit is available within the iOS and Android apps. It can be used on an iPhone, iPad, and Android smartphones. It is also not available on mobile web – only through the apps.

## What are the fees for Mobile Deposit?

There are no fees for mobile deposit.

## When will my deposit be credited to my account?

In general, Mobile Deposits received by 5 p.m. CDT/CST on a business day will receive provisional credit the same evening. Mobile Deposits received on Saturdays, Sundays, federal holidays, or received after 5 p.m. CDT/CST on a business day will receive provisional credit the evening of the next business day. If we encounter any issues with your Mobile Deposit, we will contact you via email within one business day. All deposits are subject to Belgrade State Bank's Remote Deposit User Agreement.

<b>Potosi Office:</b> P.O. Box 190 Potosi, MO 63664 (573) 438-5200	<b>Belgrade Office:</b> P.O. Box 1 Belgrade, MO 63622 (573) 766-5315	<b>Caledonia Office:</b> P.O. Box 96 Caledonia, MO 63631 (573) 779-3311	<b>Desloge Office:</b> P.O. Box 1557 Desloge, MO 63601 (573) 431-3999	<b>Potosi Drive-Up:</b> P.O. Box 190 Potosi, MO 63664 (573) 436-5200	<b>Farmington Office:</b> P.O. Box 244 Farmington, MO 63640 (573) 760-9000
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**What are the limits?**

There is no set limit on the number of checks that can be deposited through Mobile Deposit; however, only one check can be deposited per transaction. There are per deposit limits, and daily dollar limits. These limits are based on criteria such as account standing, type of account, length of time account has been opened, and activity on the account. We review accounts regularly and update limits accordingly.

**How do I know my limit?**

If you exceed the limit, Mobile Deposit will notify you that the transaction is rejected. Please remember, limits can potentially change regularly and are not guaranteed.

**What happens if I have a check that exceeds my limit?**

These items can be deposited at Belgrade State Bank branches, or they can be mailed to PO Box 1, Belgrade, MO 63622.

**What do I do with my check after depositing through mobile?**

Once you have confirmed the deposited funds have been credited to your account, securely store the check for 7-14 days before destroying it.

**What happens if I forget to endorse the check?**

Unendorsed checks will be rejected. After the item is rejected, you can endorse the check with your signature and "For Mobile Deposit only," then deposit it again through mobile deposit.

Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

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