

## **MOBILE DEPOSIT FAQ**

### **What do I do with the check after I have deposited it via PSB's Mobile Deposit?**

Store the check in a safe and secure location. Ensure no one else tries to deposit it. After 60 days, mark the check VOID and destroy.

### **When will I see the deposit in my account activity? When will funds be available?**

All PSB Mobile Deposits are subject to review and approval. Holds may be placed on deposits or deposits may be rejected, for various reasons. Funds from mobile deposits that are made before 3:00pm CST on a business day (Monday-Friday) will be available after update that same day. Mobile deposits received after the cut-off, on Saturday, Sunday, or observed holidays will be available the following business day. If a hold is placed on your deposit and availability of funds is delayed, you will be notified by the bank.

### **Why am I receiving an error that my endorsement cannot be detected?**

The Mobile Deposit system is having difficulty finding your endorsement signature. Try capturing an image of the check with the endorsement on the other side. The deposit will be rejected if the endorsement does not contain your signature, the words "For Mobile Deposit Only", and your account number.

### **Is there a limit on how much I can deposit via PSB's Mobile Deposit?**

Yes, items deposited through the Mobile Deposit service must be no more than \$2,000 in value. The daily limit for Mobile Deposit is also \$2,000. The limit per month is \$5,000. Items made payable for more than this amount will not be accepted through Mobile Deposit and must be deposited at one of our bank locations or at a deposit enabled ATM.

### **Is there a fee for making deposits via Mobile Banking?**

We currently do not charge a fee for deposits made through Mobile Deposit. However, fees may apply if the deposited item is returned to us. Data charges from your cell phone service provider may apply.

### **Do I need a deposit ticket?**

No, a deposit ticket is not needed for Mobile Deposits. The service will generate a deposit ticket for you. Please only capture an image of the check.

### **Should I delete the image of the check from my phone?**

The image is never stored on your device; therefore, it is unnecessary to delete it.

### **Can I deposit more than one check at a time via Mobile Banking?**

Only one check can be deposited at a time. However, you can deposit multiple checks by making separate deposits. Please keep in mind the total amount of deposits allowed through the service in on day is \$2,000.

### **What if I accidentally deposit the same check twice?**

If done within 60 days of the initial deposit, you will receive an error message that the transaction cannot be completed.

### **What if I cannot capture a quality image of my check?**

The background design or font of some checks may make it impossible to deposit the item via Mobile Deposit. If your deposit is rejected multiple times in Mobile Deposit, please deposit the item at one of our bank locations or at a deposit enabled ATM. We apologize for the inconvenience.

### **What types of checks can I deposit via Mobile Banking?**

Only checks drawn from accounts held at institutions within the United States and payable in U.S. Dollars are accepted. The following types of items **will not be** accepted via PSB's Mobile Deposit:

- Foreign Checks
- Checks payable to anyone other than you
- Checks dated over 5 months prior to deposit

### **If I need help, who can I contact?**

Feel free to stop by your local bank or call us at 1-844-772-4692. One of our bank representatives will be happy to assist you.

*For complete details of our Mobile Deposit service, please refer to your Mobile Deposit Service Agreement.*