

## FAQ - MOBILE DEPOSIT

**Q:** What is a Mobile Deposit?

**A:** With Hebron Savings Bank's Mobile Deposit ("Mobile Deposit"), you can deposit a check directly into an eligible checking or savings account using the Mobile App available on compatible and supported mobile devices. With Mobile Deposit, you take a photo of the front and back of your endorsed check, and the funds are placed in your desired Hebron checking or savings account.

**Q:** Is there a limit for Mobile Deposits?

**A:** Mobile Deposit transactions are limited to:

- No more than ten deposits per month.
- No more than \$2,500 per day.
- No more than \$10,000 per month.

**Q:** Do I need an Online Banking account to use Mobile Deposit?

**A:** No. Only the Hebron Savings Bank Mobile App will be needed to use the mobile deposit feature. Mobile deposit is unavailable in the online banking platform accessed through your desktop computer.

**Q:** Is there a cost for Mobile Deposit?

**A:** This service is FREE; however, message and data rates may apply. Please check access rates, texting charges, and other applicable fees with your communications service provider.

**Q:** How do I apply for Mobile Deposit?

**A:** Open your Mobile App and hit the deposit icon/widget on the screen. The request to use the service will be submitted.

**Q:** What is the cut-off time for deposits made with Mobile Deposit?

**A:** Funds deposited must be submitted and approved by 3:00 p.m. EST Monday-Friday (excluding Federal Holidays).

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**Q:** What types of checks can be deposited?

**A:** **Items that CAN be deposited:** Checks made payable to the account owner or joint owners that have been properly endorsed with ("For mobile deposit only - Hebron Savings Bank") and the owner's signature.

**Items that CANNOT be deposited:** The End User License Agreement / Mobile Deposit Agreement details items that cannot be deposited using mobile deposit.

**Q:** How do I know if my check was accepted once submitted through Mobile Deposit?

**A:** Checks deposited using the Mobile Deposit service can be reviewed through the menu link on your Mobile App. Clicking the three lines in the upper left corner of your app to access the menu, select Deposit Checks to see recent activity and authorized accounts to accept mobile deposits. The status of your deposit is listed under the Recent Activity area. Email notifications are also sent to authorized emails during the mobile deposit process.

**Q:** How will I know if my check has been accepted once submitted through Mobile Deposit?

**A:** We will confirm receipt via email when we receive an image. Confirmation does not mean that the image contains no errors. We are not responsible for any image that we do not receive.

**Q:** When will my Mobile Deposit Funds be available?

**A:** Generally, images you transmit through Mobile Deposit that are received and approved before 3:00 p.m. Eastern Time on a business day we are open will be credited to your account the same day. Deposits confirmed received and approved after 3:00 PM and deposits confirmed received and approved on holidays or non-business days will be credited to your account on the following business day. We may delay availability based on factors such as the length and extent of your relationship with us, transaction and experience information, and other factors as we determine at our sole discretion. If we close early due to circumstances beyond our control, any deposit(s) received and approved before the early closing time or end of business will be credited to your account the same day. Deposits confirmed received and approved after early closing or end of business will be credited to your account on the following business day.

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**Q:** What do I do with my paper check after I use Mobile Deposit?

**A:** Once you deposit your check using Mobile Deposit, we suggest you write "Mobile Deposit date" on the check, file the check for 30 days, and then destroy the check. This will provide sufficient time for the Bank to process the check and address any errors, should they arise.

**Q:** Is Mobile Deposit secure to use?

**A:** Mobile Deposit and the Hebron Mobile Banking App are secure. No account information is stored on your mobile device. All the security features available in Online Banking are in place to safeguard your privacy and protect your account information. Furthermore, you will utilize facial recognition or be asked for a PIN during your initial login with Mobile Banking. See our End User Agreement/ Online Banking Service Agreement for full username, password, and security information.

**Q:** What should I do if I lose my mobile device?

**A:** If your mobile device is lost or stolen, call our Customer Care Center at 410-749-1185 or contact your local branch to deactivate your account.

**Q:** What if I need help using Mobile Deposit or the Mobile Banking app?

**A:** For assistance with mobile banking, visit your local branch or call our Customer Care Center at 410-749-1185.

**Q:** Are businesses able to use Mobile Deposit?

**A:** No. Business customers should talk to their local Branch Manager about the options for Remote Deposit Capture.