

## Mobile Deposit Capture FAQ's

**1. Is there a limit on the amount I can deposit?**

Yes, \$3,000 daily, \$5,000 weekly, \$20,000 monthly

**2. Can I deposit multiple checks at a time?**

No, one item per deposit.

**3. Is there a limit on the number of checks that can be deposited?**

Yes, 10 items daily, 20 items weekly, and 40 items monthly

**4. What do I do with the check afterwards?**

You should mark the item as “Electronically Presented” or “VOID” and properly dispose of the item after 60 business days.

**5. Do I take the picture of the front and back of the check?**

Yes.

**6. Will there be a separate app for this?**

No, this feature is included in the Mobile App. Just look for Deposit Checks in the side bar.

**7. Are there any fees involved?**

The first five (5) deposits are free and after that, the charge is .50 per item (per statement cycle).

**8. Will I receive confirmation that my deposit was accepted?**

You will receive an email saying the deposit has been accepted for review. You may also view the status under History in the Deposit Checks screen.

**9. Will the money be available as soon as I make the deposit?**

If the deposit is made before 4:00 PM EST Monday through Friday, the check may be memo posted the same day after it has been approved by Customer Support. If the check is deposited after 4:00 PM EST Monday-Friday, over the weekend or on a holiday in which the bank is closed, the check may be available on the next business day. Please refer to the Mobile Check Deposit Terms and Conditions for specific availability. Funds may be delayed at the banks discretion under Reg CC.

**10. Does the check have to be made payable only to the account holder?**

Yes, the check has to be made payable to an account owner; if the check is made payable to two people, both people must be owners on the account and must endorse the check.

**11. Is this secure? How secure is it?**

This is secure, however, we encourage customers to have the latest security updates to their phone and only download apps from reliable sites.

**12. Can it be hacked?**

The Cecilian Bank Mobile App is secure, but your phone can still be hacked. Again, make sure to only download reliable sites and always keep your phone up-to-date.

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**13. What if I try mobile deposit capture and it doesn't work? What do I do?**

Please call our Customer Support Center at 270-982-4TCB(4822) or visit a banking center near you and one of our employees will be glad to check your activity and transaction history.

**14. Can I set up all my accounts for Mobile Deposit Capture?**

Any accounts that are listed in your online banking will be eligible. \*Loans and Time Deposit Accounts are currently not an option.

**15. How do I endorse the check?**

Write on the back of the check:

Signature

For Mobile Deposit Capture & Your Account Number

**16. Who do I call if I have questions?**

Customer Support Center at 270-982-4TCB(4822)