

Mobile Deposit Capture FAQ's

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

Yes, \$1,500 daily.

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?

One check per deposit, but there is not a daily or monthly limit.

4. What do I do with the check afterwards?

It is advised to maintain the check for 60 days then properly dispose of it.

5. How well does the quality of the photo need to be?

65% IQA

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

Yes.

7. Will there be a separate app for this?

No, this feature is added to the mobile app. Just look for the little piggy that says 'Deposit.'

8. Are there any fees involved?

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

9. Will I receive confirmation that my deposit was accepted?

You will receive a message saying the deposit has been accepted for review.

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

No, if the deposit is made before 4:00 PM EST Monday through Friday, the check will be available the next business day. If the check is deposited after 4:00 PM EST Monday through Friday, the check will be available on the second business day.

11. Can a check be deposited over the weekend? Will the check be credited to my account immediately?

Yes, you may deposit over the weekend with your smartphone, but the deposit will not be credited until the second business day.

12. 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.

13. 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.

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14. 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.

15. 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.

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

Any accounts that are listed in your online banking will be eligible. *Loans are currently not an option.

17. How do I endorse the check?

Write on the back of the check:

Signature

For Mobile Deposit Capture & Your Account Number

18. Who do I call if I have questions?

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