

1. Who is eligible for Mobile Deposit?

- a. You must be enrolled in our Retail Online Banking product and enrolled in Pennian Bank Mobile. You must have a device that is qualified to install the Pennian Bank Mobile or Pennian Bank Mobile Tablet app. (This is not currently available for customers with Business Online Banking)
 - i. Apply now for Online services please visit www.pennian.bank.

2. What types of checks can I deposit?

- a. You can deposit checks drawn at any U.S. bank, including personal, business, and government checks. They must also be payable to, and endorsed by the account holder.
- b. Items that CANNOT be deposited through Mobile Deposit are as follows:
 - i. Savings bonds
 - ii. Foreign checks
 - iii. Any item drawn on the account in which you are making the deposit
 - iv. Any item that is “stale dated” (6 months or older) or “post-dated”
 - v. Any item that is incomplete (i.e. missing the date, missing the payee, etc.)
 - vi. Any item that contains evidence of alteration to the information on the check
 - vii. Any item that is stamped with a “non-negotiable” watermark
 - viii. Any third party check (any item that is made payable to another party and then endorsed to you by such party)
 - ix. Any item that is past its expiration date.

3. Do I need to endorse the check?

- a. Yes. You should endorse the check as you normally would, **and** write “*For Mobile Deposit Only to Pennian Bank*” on the back before you image the check. Items without proper endorsement will be rejected.

4. Are there limits on the dollar amount or the number of deposits I can make?

- a. There is no limit for the number of deposits allowed. There is a limit of \$10,000 per check deposited and a limit of \$10,000 total deposited in one calendar day.

5. How do I make a deposit using Mobile Deposit?

- a. Launch the Pennian Bank Mobile App and log in.
- b. Select the Deposit tab, and select New Deposit.
- c. Choose the account to deposit into.
- d. Enter the deposit amount. Make sure this matches the amount of the check. Your deposit will be rejected if the amounts don’t match.
- e. Take a picture of the front of the check. If the image is clear and the entire check is visible, select Use. If not, select Retake.
- f. Take a picture of the back of the check (make sure you have endorsed it properly), and select Use if you see a good image.
- g. Touch Yes if you wish to submit the deposit.

6. How many checks can I deposit?

- a. You may only deposit one check per deposit, but you may make multiple deposits up to the dollar amount limit shown above.

7. When will funds from my deposit be available?

- a. Deposits submitted, reviewed and accepted before 4:00 p.m. on a bank business day will be processed and credited to your account that evening and generally available by the next business day. Deposits submitted after 4:00 p.m. will be processed and credited to your account on the next business day and available by the business day following that. Business days do not include weekends or Federal holidays.

8. How long should I keep the check that I deposited?

- a. You must securely store the check until you verify that the deposit has been credited to your account.

9. How can I see the status of a deposit?

- a. Under the deposit tab in the Pennian Bank Mobile app, you can view deposit history. You will see details of Pending Failed and Accepted Deposits for 30 days after your deposit was completed.

10. What are some tips to ensure a good image of the check?

- a. Make sure you have good lighting
- b. Place your check on a dark background to provide contrast with the check.
- c. Avoid shadows.
- d. Keep the corners of the check within the corner guides when you are taking the picture.
- e. Try to keep your phone directly above the check.
- f. Wait for the camera to focus before taking the picture.

11. What happens if there are issues with my deposit after I submit it?

- a. From time to time there may be reasons your deposit cannot be accepted for processing through Mobile capture after you have submitted it. If this occurs, we will send you an email to the email address associated with your online banking account to notify you and instruct you how to proceed. This email will come from image@pennian.bank. Please add this address to your safe senders list to ensure delivery.

12. Is any confidential information stored on my phone?

- a. Mobile banking doesn't store any confidential information on your phone.
- b. Images of the checks you capture are not stored on your phone.
- c. As a good security practice, if your phone should happen to be misplaced or stolen, you should still remove your device from online banking by either logging into online banking and clicking on Manage Devices under the Options tab to remove your device, or contact a representative at 717-436-2144 to have your device removed.