

Q: Who is eligible for Mobile Deposit?

A: Customers who have an eligible State Bank Personal Checking, Savings or Money Market account, have enrolled in Online Banking and have downloaded our State Bank Mobile Banking app on their iPhone or Android device.

Q: What types of checks can I deposit via Mobile Deposit?

A: Only checks payable in U.S. funds, checks in which the payee is also the account owner, and checks properly endorsed. Please see the Mobile Deposit Terms & Conditions for more information.

Q: How do I endorse my check for Mobile Deposit?

A: Checks are to be endorsed with the signature of the payee, who is also the account owner, and “for mobile deposit only”.

Q: What if an account is not listed in Mobile Deposit?

A: When you enroll in Mobile Banking, you have the option of listing eligible accounts that you would like access to. If you previously enrolled and would like to add additional accounts, contact us at 877.867.4218.

Q: Are there daily Mobile Deposit limits?

A: Yes. The current daily dollar limit is \$1,000 per business day, with the option to request a higher limit; however, limits may be adjusted per our discretion.

Q: How will I know if State Bank received my deposit?

A: You will see a “Deposit Pending” message on the Mobile Deposit screen after submitting your deposit.

Q: How will I know if State Bank processed my deposit?

A: You can view your transaction history via Online or Mobile Banking or refer to the Deposit History screen within Mobile Banking for the status of deposits. State Bank will **not** notify you if a deposit is rejected; therefore, viewing the Deposit History screen is recommended. If a deposit via mobile is rejected, you will need to deposit the item using other means, such as visiting a State Bank banking center.

Q: When will my deposit be available?

A: Deposits made via Mobile Deposit must be made before 2:30 PM Eastern Standard Time in order to be considered deposited the same day. Deposits made after 2:30 PM Eastern Standard Time will be considered deposited the next business day. A business day is Monday through Friday, excluding Federal holidays. The total of your deposit will be available the next business day, if the deposit is made prior to the 2:30 PM cut-off time.

Q: Can I submit more than one check at a time?

A: Checks must be submitted separately; however, submitting a new check can easily be done while still logged into Mobile Banking.

Q: Will I be charged to deposit a check via Mobile Deposit?

A: No, you may deposit checks via Mobile Deposit at no charge.

Q: What do I do with my check after I've submitted it via Mobile Deposit?

A: Once you have deposited the check successfully and have confirmed the funds have been applied to your account correctly, you should store the check in a secure location for 30 days. After 30 days, you must destroy the check. You will be liable for checks that are presented more than once.

Q: What if I submit the same check twice in error?

A: Mobile Deposit may stop a check from being submitted twice; however, please notify us at 877.867.4218.

Q: If a check I submitted is returned, can I resubmit it?

A: No, it is our practice to submit a returned deposited item a second time before debiting your account and returning the item back to you. You must contact the maker of the check to make other payment arrangements.

Do you have additional questions? Contact us at 877.867.4218 or visit on online at www.YourStateBank.com