

**Peoples Bank**  
**Mobile Deposit – Frequently Asked Questions**

**What is Peoples Bank Mobile Deposit?**

The Peoples Bank Mobile Apps provide for a check deposit once this is enabled for a customer. You can deposit a check from a Peoples Bank Mobile app on your iPhone, iPad, or Android Smartphones by taking a picture of the front and back of your check. Some restrictions apply.

**Are there eligibility requirements to meet in order to utilize Mobile Deposit?**

Yes, 1) you must use internet banking and mobile banking and 2) you must also be an established Peoples Bank customer for a minimum of 3 months. Accounts must also have no more than 4 overdrafts in the previous 12 months prior to Mobile Deposit being enabled.

**How do I use Peoples Bank Mobile Deposit?**

- Sign into your Peoples Bank app.
- Select the Deposit Button.
- Select Deposit a Check.
- Ensure check is endorsed correctly. Take a photo of the front & back of the check.
- Enter the Check Amount.
- Select the Account to deposit into.
- Select Deposit.

**How will I know if my deposit was accepted by the bank?**

You will receive an email notification once your deposit is processed.

**Are there any limits/restrictions on what I can deposit through Mobile deposit?**

Yes. An accumulated total of \$1,000 can be deposited daily. An accumulated total of \$5,000 can be deposited monthly. There are no limits on the number of items that can be deposited through Mobile Deposit. Limits are the same for consumer and business accounts.

We also have restrictions on the types of items that can be deposited via Mobile Deposit.

**Items that can be deposited:**

- Checks made payable to the account owner or joint owners that have been properly endorsed.

**Items that CAN NOT be deposited:**

- Foreign Checks
- Savings Bonds
- Third Party Checks
- Returned or re-deposited items

**How should my checks be endorsed?**

Checks must be endorsed with the payee signature(s). **“For Mobile Deposit Only, Peoples Bank”** MUST also follow the payee endorsement(s). Checks without proper endorsement will be rejected or returned for proper endorsement.

**When will my mobile deposit be available?**

Funds from deposits made by 5:00PM CST Monday through Friday will be considered deposited on that business day and subject to the Regulation CC Funds Availability policy of Peoples Bank. Otherwise, the deposit will be made on the next business day we are open for business.

Deposits made on Saturday or throughout the weekend are processed on the next business day following that weekend. Saturdays, Sundays and Federal Holidays are not considered business days for processing purposes, even if the bank may be open on those days.

**Can multiple checks be deposited in one deposit?**

No. Only one check may be deposited per transaction.

**How long must I keep the original check once I deposit it?**

We request that you keep your check for 14 days. After 14 days, validate that the correct amount has been deposited and destroy the check by first writing "VOID" across the check and shredding it.

**How much does it cost to deposit an item through Mobile Deposit?**

This is a FREE service. There is no cost to you to deposit items through Mobile Deposit. However, there may be additional data costs related to accessing the Peoples Bank mobile app from your mobile device. Please check your wireless plan or verify with your wireless carrier.

**I am a business Netteller user, what users will have access to the Mobile Deposit product?**

Once mobile deposit is enabled for your business Netteller, all of the users that are set up for the business will be able to utilize this service. Currently, there is not a way to limit this access.

**Are there any helpful hints to make using Mobile Deposit easier?**

- Make sure the check amount entered matches the amount written.
- Make sure the check is endorsed properly with signature and "For Mobile Deposit only, Peoples Bank"
- Flatten and smooth crumpled checks before taking the photos.
- Keep the check within the screen corners when capturing your photo.
- Make sure your photos are taken in a well-lit area on a dark background.
- Keep your phone steady and flat above the check when taking your photos.
- Make sure your check image is in focus before submitting your deposit.