

# Mobile Check Deposit

## Frequently Asked Questions

### Items that can be deposited

Checks made payable to the account owner or joint owners that have been properly endorsed with "for mobile deposit North Central Bank" and the owner(s) signature.

### Items that cannot be deposited

- No checks that have been deposited previously at North Central Bank or any other financial institution.
- No checks payable to a business or business entity
- No savings bonds
- No returned or re-deposited items
- No altered checks
- No post-dated checks or stale-dated checks
- No foreign checks or checks drawn on a financial institution located outside of the United States
- No 3<sup>rd</sup> party checks
- No remotely created checks
- No Canadian checks or check/items not payable in United States currency

\*\*This list should not be considered all-inclusive as it may be changed at any time at the bank's discretion. \*\*

### PLEASE NOTE:

All deposits are subject to verification and can be adjusted upon review. Please keep your paper check for thirty (30) days after the funds are posted to your account.

Cutoff time for submitting deposits is 3:00 p.m. CST, Monday-Friday

Additional information can be obtained in the Mobile Deposit User Agreement and Disclosure and is also subject to North Central Bank's Online Banking Terms and Conditions.

Message and Data rates may apply. Please check with your communications service provider for access rates, charges and other applicable fees.

Q. What is Mobile Check Deposit?

Mobile check deposit is a feature of the North Central Bank mobile app that allows you to make check deposits using your smart phone (ie. iPhone or Android or Samsung) to a consumer checking account.

Q. What accounts can deposits be made to using the North Central Bank Mobile Check Deposit?

Consumers may make deposits to their personal checking accounts only.

Q. Is there a fee for North Central Bank Mobile Check Deposit?

No. North Central Bank does not charge a fee for this service. Wireless service provider charges may apply.

Q. Do I need a deposit slip when using Mobile Check Deposit?

No. A deposit slip is not necessary.

Q. Can I make deposits to a loan account to make a payment?

No. You cannot make deposits to loan accounts. Deposits can only be made to a personal checking account. Once the deposited funds become available, you can then transfer the money to a loan account to make a payment.

Q. Do mobile deposited checks need to be signed?

Yes, endorse or sign the back of the check with your signature(s) and "for mobile deposit North Central Bank". Without proper endorsement, your check will be rejected.

Q. When does a mobile deposit post and funds become available?

On weekdays (excluding holidays), the cutoff time for same business day posting is 3:00 p.m. CST. Deposits made after the 3:00 p.m. CST cutoff will be posted the next business day. Deposits received after 3:00 p.m. CST on Friday, Saturday, Sunday or any holiday will be posted the next business day. \*Longer holds may apply to certain situations.

Q. How can I be sure the deposit image is accepted?

For best results, ensure the image of your check is inside the four corners of the box, the information on the back is legible and properly endorsed. You will receive two emails from [monitor@ensenta.com](mailto:monitor@ensenta.com). The first email will confirm that your deposit has been received by North Central Bank. The second email will confirm that the deposit was approved/rejected or held by North Central Bank.

Q. Can I deposit more than one check at a time?

Each check is deposited individually and requires its own photo of the front and back. A daily aggregate per customer limit will apply.

Q. Can a deposit be cancelled once it is submitted through North Central Bank mobile deposit?

No. Once a deposit is submitted, it will begin going through the deposit process.

Q. What do I do if a check failed to deposit?

If you can't get a check to deposit by the mobile application after multiple attempts, present the item for deposit to any of our locations. An additional hold on funds may be applicable.

Q. What do I do with my check after it is deposited through the mobile app?

Upon the receipt of a confirmation email from North Central Bank that your deposit has been approved, you should mark the item as "Electronically Presented", or otherwise render it incapable of further transmission, deposit or presentment. You are required to retain the check for 30 calendar days after transmission to North Central Bank. After 30 calendar days, it is recommended that you promptly destroy the original check by first marking it "VOID". Cross-cut shredding is strongly recommended for check destruction.