

# Mobile Deposit Endorsement Change

Effective July 1, 2019, the requirement for mobile endorsements with North Central Bank will be changed.

Your signature and "For Mobile Deposit North Central Bank" underneath is now required for all checks deposited with our mobile app.

Unfortunately, if you deposit a check through the mobile app without this endorsement, the check will be returned and you will receive notification that your "deposit was rejected due to restrictive endorsement".

To help ensure that your checks are deposited conveniently and quickly using our mobile app, please use this new endorsement.

## Q&A

Is this a North Central Bank change or is this requirement for all financial institutions?

- This new requirement comes from a banking regulation change and applies to all mobile deposits, at all financial institutions. It's not a change just for North Central Bank.

Is this new endorsement required on all checks deposited?

- No, this new endorsement only applies to mobile deposits and is not required when you visit a branch to deposit a check.

Why is this new endorsement required? It's so much longer than a regular endorsement.

- We know that the new endorsement is longer and we apologize for any inconvenience this may cause you. This change is being implemented to protect your deposit so that it's not accidentally presented at a bank when it's already been deposited via the mobile app.

Can I use the check box  in the endorsement rather than using this new endorsement?

- No, the mobile deposit check box  and space for the date is for your record keeping and unfortunately does not meet the new requirement for mobile deposits.

We appreciate your assistance in making this change.

If you have any questions, please contact us – Hennepin 815.925.7373 or Ladd 815.894.2386.

**Ensure your mobile deposit goes into your wallet!**