

Mobile Deposit

Q: What is Mobile Deposit?

A: Mobile Deposit enables you to deposit checks electronically by simply taking a photo of the front and back of the check with your iPhone or Android Smartphone using our Mobile Banking App.

Q: How do I sign up for Mobile Deposit?

A: If you are already using the Mobile Banking App, simply select the Deposit button at the bottom of your screen and follow the simple instructions. If you are not enrolled in Mobile Banking, you may enroll directly from your mobile device.

Q: Is there a fee for Mobile Deposit?

A: Mobile Banking and the Mobile Deposit services are free. However, check with your wireless carrier for any data usage charges that may apply.

Q: On which devices is Mobile Deposit Currently available?

A: iOS 15 or higher, iPad iOS 15 or higher and Android version 10.0 or higher

Q: What accounts can I make deposits to?

A: You can deposit into your active Checking, Savings, or Money Market accounts.

Q: How do I endorse my deposit?

A: "For Mobile Deposit Only at Capital Bank"

***Please note:** If you deposit a check without this mandatory endorsement, the check may be rejected and may cause fees to be charged to your account.

Q: Are there any deposit minimums or limits?

A: Yes. \$1.00 is the minimum amount that can be deposited with Mobile Check Deposit. Deposits are limited to no more than \$1,000 per item not to exceed the \$5,000 total per day. The Bank reserves the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Service. The minimum daily deposit limit under the Service is \$2,000 of which no single check can exceed \$1,000. We reserve the right to review and change the imposed limits on the amount and/or number of deposits that you transmit using the Service at any time with no prior notice to you.

Q: How can I increase my limits?

A: Call us or stop into the branch -- it's easy!

Q: Can I deposit checks using Text Banking or the Mobile Banking Browser?

A: No. Mobile Deposit is only available with the Mobile Banking Application.

Q: How many checks can be included in one Mobile Deposit?

A: One. If you have multiple checks, you will need to make a separate Mobile Deposit for each item.

Q: Can I make multiple deposits in one day?

A: Yes, as long as you do not exceed the \$5,000 per day total deposit limit. If you have multiple checks, you will need to make a separate Mobile Deposit for each item.

Q: When will my deposit be credited to my account?

A: Deposits made before 5:00 p.m. EST Monday through Friday will be processed on the same business day. Deposits made after 5:00 p.m. EST will be made on the next business day. All deposited items will follow the Bank's Funds Availability Policy.

Q: What do I do with my check after I receive confirmation that the image has been received for deposit?

A: Once funds have been made available in your account, write "ELECTRONICALLY DEPOSITED" or "VOID" across the front of the check to avoid the risk of re-depositing. Store in a secure place for 30 days after your deposit and then destroy it securely through shredding or incineration.

Q: What types of checks can I deposit?

A: You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and government checks. They must also be payable to, and endorsed by the account holder.

International checks, U.S. savings bonds, U.S. postal money orders, Traveler's Checks, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), and cash are not eligible for Mobile Deposit.

Q: Where can I see mobile deposits I have made?

A: You can view your mobile check deposits by clicking on "Deposit History" from your mobile device. It will show the amount, date and time the deposit was made.

Note: Time displayed is EST. History will display on the app for 30 days.

Once processed, mobile deposits will be listed like any other deposit in your transaction history and on your statements.

Q: Do I need to use a deposit slip to make a deposit through Mobile Deposit?

A: No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.

Helpful hints to make using Mobile Deposit more efficient.

- Before logging into the Mobile Deposit app, close all other apps on your device
- Ensure the check amount entered matches the amount written.
- Verify that the back of the check is properly endorsed.
- Flatten folded or crumpled checks before taking your photo
- Take photos of the check in a well-lit area and place the check on a solid dark background
- Keep the device flat and steady above the check when taking your photos
- Make sure that the entire check image is visible and in focus before submitting your deposit
- Ensure the MICR line and all numbers along the bottom of the check are completely visible and readable