



## **Ciera Bank Mobile Deposit Frequently Asked Questions**

### **Q. What is Ciera Bank Mobile Deposit?**

A. Mobile Deposit is a feature within the mobile app that will allow a user to take a picture of a check to deposit into a Ciera Bank account electronically.

### **Q. How does Mobile Deposit work?**

A. It works by taking a picture of the front and back of a properly endorsed check using your mobile device. An electronic image will be transmitted to Ciera Bank through a secure connection. You may submit your deposit at any time and from any location. The cut-off time is 2:00 P.M. CST

### **Q. How do I sign up for Mobile Deposit?**

A. Mobile Deposit is a feature within our mobile banking apps. You must be an Internet Banking user. To enroll in mobile banking, just log-in to your internet banking and choose the mobile banking option under Options.

### **Q. What is the proper endorsement to complete a Mobile Deposit?**

A. The proper endorsement on the back of the check is your signature followed by "For Mobile Deposit Only".

### **Q. When will my deposit be made available?**

A. Deposits submitted and approved before 2:00 P.M. on a business day will be available on the same business day after evening processing.

### **Q. What to do with the original paper check?**

A. Securely store the check for 30 days after the funds have posted to your account. After 30 days, please shred your check.

### **Q. Do I need to fill out a paper deposit slip when using Ciera Bank's Mobile Deposit?**

A. No.

### **Q. Are there deposit limits established for Mobile Deposit?**

A. Yes, deposits are limited to \$1,000 per day and \$1000 per item. The limit resets each day at midnight.

### **Q. Is there a fee for using Ciera Bank's Mobile Deposit?**

A. Ciera Bank does not charge a fee for this service. However, wireless carrier charges may apply.

### **Q. Who do I call if I have more questions?**

A. Please call or come in to the location nearest you or call 940-549-2040 during normal banking hours.



## Tips on using Ciera Bank Mobile Deposit

- Before logging into the Mobile app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it “**For Mobile Deposit Only.**”
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check
- All four corners are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable.