



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 \$2,500 per day and \$2,500 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.