

Mobile Deposit allows you to deposit a check through the Shelby County State Bank Mobile App using your camera on either an iPhone or Android smartphone. It is fast, free and secure for the active lifestyles of our customers over the age of 18.

For more on this convenient mobile service, please see the frequently asked questions below:

Q: How many checks can I deposit using Mobile Deposit?

You may deposit as many checks as you would like up to the deposit amount limit.

Q: How much can I deposit through Mobile Deposit?

You can deposit up to \$2,000 per day and up to \$6,000 per 30 calendar day period. If you have a small business or corporation, these amounts can be increased upon your request and Bank approval.

Q: How should I endorse checks?

Please sign the back of every check for deposit and print "For Mobile Deposit Only to Shelby County State Bank" above or below your signature. Failure to include this information may cause your check to be rejected.

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

The total amount of deposits made (less any holds as described in the Shelby County State Bank funds availability policy) will be credited to your account on the next business day for checks deposited before 3:00 p.m. Central or the second business day for checks deposited after 3:00 p.m. Central. The system may flag a deposit for manual review and release. Manual review will be performed, if needed, at 3:30 p.m. each business day, and may delay processing.

Q: What should I do with the check once it has been submitted?

When you receive an e-mail that the Check Image you have submitted to us for electronic deposit has been credited to your Account, you must mark the original check with the word "VOID" in ink which cannot be erased, and you must retain the physical check securely for a period of 60 days. At the expiration of the 60-day period, you must securely destroy the original paper check by cross-shredding or another commercially reasonable means of destruction.

Q: Where can I find the Mobile Deposit agreement?

It is available on the Bank's website at www.scs-bank.com

Q: What checks are accepted through Mobile Deposit?

Single-party checks on U.S. financial institutions, made payable to you as the account owner may be submitted through Mobile Deposit. The following should **not** be submitted:

- Third-party checks—checks written to someone else, endorsed and signed over to you.
- Incomplete items—checks that are missing a signature or other information.
- Non-negotiable items—attempting to deposit a check watermarked 'non-negotiable' can result in criminal prosecution.
- Returned checks—any items that have been previously deposited and returned for any reason.
- Altered checks—any items that contain evidence of a change (correction fluid, crossed out amounts, etc.)
- Foreign checks—any checks drawn on a non-U.S. financial institution.
- Savings Bonds
- Stale-dated checks—checks listing 'void after XX days' that are outside the stated period; checks without a void date are assumed void at six months from the date of issuance.

Q: Is Mobile Deposit secure?

Like the Shelby County State Bank Online Banking site, Mobile App and other services we offer to make your financial life more convenient, Mobile Deposit activity is safe and secure. However, it is important you take appropriate steps to protect the security of your mobile device. We recommend:

- Adding a password to your mobile device.
- Keeping your mobile device secure at all times.
- Making sure your Online Banking login information is secure.
- Contacting us immediately if you think your login information has been compromised.

Q: How can I make the photograph of my check as clear as possible so it will not be rejected by Mobile Deposit?

Please follow these simple guidelines to help assure that your phone photo can be read by our system:

- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the viewfinder on the camera screen when capturing your photos. Try not to get too much of the area surrounding the check.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Review the photo before submitting for deposit and be sure that –
 - The entire check is visible in the image.
 - There are no shadows across the check.
 - All four corners are visible.
 - The check image is not blurry, and
 - The MICR line (numbers on the bottom of your check) is readable.

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