

REMOTE DEPOSIT ANYWHERE - Mobile Remote Deposit Capture Service

How do I sign up for Mobile Deposit Capture?

Mobile Deposit Capture is a new feature that we have added to Mobile Banking. If you have Mobile Banking, you will automatically have Mobile Deposit Capture. You will find the “Deposit” option under the dropdown menu.

To access Mobile Banking, you must sign up for Internet Banking and then enable Mobile access. (In Internet Banking select the Options tab and then the Mobile Settings tab. Next, download the app – CenturyBank2Go)

Do I need to endorse the check I am depositing?

Yes, you should endorse any item transmitted through the Services as:

FOR MOBILE DEPOSIT ONLY

ACCT #1234567

If you attempt to deposit an item without an endorsement , you will receive an error message.

How to I make Deposits?

Log on to Mobile Banking and select the “Deposits” Option. (If you do not have the Deposits option, you may need to download the latest version of our app). Upon your first log-in, you will be prompted to select the accounts that you would like to be able to make deposits. (Only deposit accounts that are available on your internet banking account will be displayed). The Agreement will display for you to “Accept”. (The agreement will only display again when there have been changes made to the agreement). Now you are ready to make your first deposit.

- Select “Deposit a Check”.
- Enter the check amount.
- Select “Deposit to Account” to choose your account for deposit.
- Select “Check Front”. Take a picture of the front of the check. Select “Use” or “Retake”.
- Select “Check Back”. Take a picture of the back of the check. Select “Use” or “Retake”.
- Select DEPOSIT.

How do I know if my deposit was successful?

You will receive an email from RDA@centurybankonline.com notifying you that we have received your deposit. We will send the email to the email address that you have entered on your Internet Banking account.

When will the deposit be in my account balance?

If a deposit is received and accepted before 4:00 pm Eastern Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Our policy is generally to make funds from your Mobile

Remote Deposit Capture Services available to you on the first Business Day after the day we receive your deposit. We will notify you if we delay your ability to withdraw the funds for any reason and will provide you with the date the funds will be available.

What are my deposit limits?

\$1,500 per day not to exceed \$7,500 per month

What types of checks can be deposited?

You may deposit personal or business checks that are payable to you. You cannot submit the following items by Mobile Deposit Capture (refer to the Agreement for a complete list):

- Checks payable to any person or business other than you
- Traveler's checks, money orders or savings bonds
- Checks or items that are drawn or otherwise issued by the US Treasury Department
- Substitute checks
- Checks payable on sight or payable through drafts
- Checks or items dated more than 6 months prior to the date of deposit
- Checks that are post-dated (display a future date)

What do I do with the check after I have made my deposit?

After you receive confirmation that we have received the image of an item **and** you have received full credit for the check, you should destroy the check in a manner that will prevent the check from being represented for payment.

Are there any fees for this service?

This service is provided to our Internet and Mobile Banking customers at no cost.

How do I know if my device is compatible for this service?

This service is supported by Android mobile devices running Android 4.3 or above and Apple mobile devices running iOS 8 or above.