



Banking at Your Convenience!

Mobile Deposit is a secure and easy way to deposit a check from virtually anywhere, anytime! You will need to be enrolled in Internet Banking and have The Gifford State Bank Mobile Banking app installed on your iPhone or Android. Enjoy the flexibility and security of depositing a check without driving to a branch. It's as easy as taking a picture!

### **How to get started**

Getting started is as easy as logging into your Mobile Banking app and clicking on the Mobile Deposit icon.

- Once you have read and accepted the Mobile Banking Agreement you will receive an e-mail whether or not you have been approved. If you have been approved, you will need to close out of the Mobile Banking app and log back in to enable Mobile Deposit.
- The first screen you will see is a list of Mobile Deposit tips. Click ok to begin the deposit process.
- Depending on your device, you may be asked to approve access to your camera. You must approve access in order to take a picture of your check.
- You will need to take a photo of the front of your check by clicking on the Take Photo button. If you are satisfied that you can see the image clearly click the "Next button".
- The next step is to take a photo of the back of your check with the proper endorsements. (see proper endorsements below) If you are satisfied with the image click the Next button.
- Now you will need to fill in the memo field, choose which account you wish to make the deposit and fill out the amount of the check, and click on Deposit.
- The app will let you know if there were any problems with the initial submission or if the image was successfully transmitted.
- Each deposit will be reviewed individually by our Operations Department. Your account will not be credited until the deposit has been approved. You will receive a confirmation e-mail upon approval.



## General Information

- Mobile Deposit access is approved on an individual basis.
- Mobile Deposits can only be made into your Gifford State Bank checking or savings account.
- The maximum dollar limit is \$2,000 a day per customer.

**Tips on using Mobile Check Deposit** – Mobile Deposit is easy to use once you know the best practices for check acceptance. Below are tips to help you with the process:

- Sign and date the back of your check and write “For Mobile Deposit Only.” Checks that do not have all three items will be rejected. When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- The check must be in good condition, clear, not ripped, wrinkled, or blurry. Other suggestions: take the photo of your check in a well-lit area; place the check on solid dark background before taking the picture; make sure that the entire check image is visible with no shadows across the check. The image is required to show all four corners, the MICR numbers on the bottom of the check, and be in focus.
- The larger the check appears in the picture, the more likely that Mobile Deposit will verify it.
- The cut off deadline for Mobile Deposits is 2:30 p.m. each business day. Deposits made after 2:30 p.m. or on weekends and holidays will be credited on the next business day.