



mobile e-deposit

frequently asked questions

1. Who is eligible for Mobile e-Deposit?

Salisbury Bank customers 18 years of age or older, with a Salisbury Bank account (Checking, Savings or Money Market), e-Banking, a mobile device and the Salisbury Bank Mobile App.

2. How do I apply for Mobile e-Deposit?

From your Salisbury Bank Mobile e-Banking App, choose e-Deposit from the dropdown menu, and accept the terms and conditions.

3. What type of mobile device can I use for Mobile e-Deposit?

iPhone, iPad, and Android devices are acceptable mobile devices for Mobile e-Deposit.

4. What qualifies my account for Mobile e-Deposit?

A relationship with Salisbury Bank in good standing. You must have an active e-Banking account, and accept the terms and conditions.

5. Can I have Mobile e-Deposit on more than one account?

Yes. Checking, Statement Savings, and Money Market accounts can be accessible.

6. Is there a fee for using Mobile e-Deposit?

No. Mobile e-Deposit for personal use has no fee.

7. How can I access Mobile e-Deposit?

You can find the e-Deposit option from the dropdown menu in your Mobile e-Banking App.

8. What types of checks are eligible for Mobile e-Deposit?

Most checks written in US funds drawn on a US bank made payable to the account holder. What checks are ineligible for Mobile e-Deposit?

- Third party checks
- Money orders
- Checks drawn on banking institutions located outside the US or in currencies other than US Dollars

- Previously returned checks for stop payment or account closed
- Checks previously converted to a substitute check, as defined in Regulation CC
- Checks that have been altered in any way, or that you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks that are in any way incomplete, i.e. missing or incomplete endorsement.

9. How do I endorse my check for Mobile e-Deposit?

“For Mobile e-Deposit only” and your signature.

10. Are there any limitations to depositing checks through Mobile e-Deposit?

Personal checking accounts have the following deposit limits:

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|--------------------|----------|
| • Per item | \$1,000 |
| • Daily amount | \$2,500 |
| • Daily item limit | 5 checks |
| • Monthly amount | \$5,000 |

Business account limits will be determined by agreement.

11. Can a single check be deposited more than once?

As part of our check safeguard system, checks can only be deposited once. If you try to deposit the same check more than once with Mobile e-Deposit, it will be rejected. If you accidentally deposit the same check in a branch, at an ATM, or through Mobile e-Deposit, our processing system will reject the duplicate check.

12. What should I do with my check once I deposit it through Mobile e-Deposit?

Original checks should be stored securely for 30 days after transmission via Mobile e-Deposit. After the 30 day period, destruction of the check should be made by shredding the document.

13. How do I view checks that I deposited via Mobile e-Deposit?

From the Mobile e-Deposit screen, select "View Deposit History" on the bottom right of your phone screen.

14. How many checks can I deposit in one photo?

Each photo can only upload one check image. The amount of the deposit must match the amount of the check being deposited.

15. When will the funds from my Mobile e-Deposit appear in e-Banking?

Deposits made by 4:00 p.m. ET can be viewed on the following business day.

16. When will the funds from my Mobile e-Deposit be available for withdrawal?

Typically, deposits made by 4:00 p.m. ET are available for withdrawal the next business day. Checks deposited via the service do not fall under the Regulatory provisions of Regulation CC - Expedited Funds Availability Act. As such, longer holds may apply.

17. Is Mobile e-Deposit secure?

Using Mobile e-Deposit through your Mobile Banking offers the same security features and protection as our other online services; including secure sign in and out, and a timeout feature when your mobile device is not in use.

Follow these good practices to secure your mobile device:

- Keep passwords, usernames, security information and PINs confidential and do not share them with others.

- We recommend that you password protect your mobile device.
- Always remember to log off properly when you have completed your Mobile e-Deposit session.
- Do not leave your mobile phone unattended during an open Mobile e-Deposit session.
- In the event that your mobile device is lost or stolen, your Mobile Banking service can be immediately disabled by contacting Customer Support at 860.596.2444.
- Delete check photos from your device immediately after your deposit is made for security purposes. Check images captured on your mobile device may be stored in your camera roll.

18. How do I get the best image of the check I am depositing using Mobile e-Deposit?

- Flatten the check and place it on a dark, nonreflective surface. Make sure there is enough light to view the check.
- Line up the check with the vertical and horizontal guides provided in the Mobile e-Deposit app.
- The image can be reviewed by you prior to deposit submission. If it is not readable click "retake" to take another picture of the check.

19. Do I take a picture of both sides of the check?

Yes, during the Mobile e-Deposit process you will be prompted to photograph both sides of the check.