

How does Mobile Deposit work?

Once you're in the Mobile App, choose "Deposits" from either, the menu on the left hand side of your screen or at the bottom of the main screen. In the Deposit Menu choose "Deposit Check". Next, enter your account number, the amount of the check, and if desired, a short memo. Choose "Take Picture" and follow the on-screen instructions to take a picture of the front and back of your endorsed check. Click "Save Images". Verify all information and then click "Submit Deposit." You'll receive confirmation that the deposit was submitted. You may submit deposits at any time and may only include one check in a single deposit.

You must properly endorse the back of the check with your signature and "For Deposit Only."

Are there deposit limits?

You can make multiple deposits in a single mobile session. Each check is considered a separate deposit. There is no limit to the number of checks you can deposit in a day. The total dollar amount is limited to \$5000.00 per day.

What types of checks can I deposit?

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and government checks. They must also be payable to, and endorsed by, the account holder. International checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), and cash are not eligible for Mobile Deposit.

What are the cut-off times for deposits made with Mobile Deposit?

Images of Items transmitted are not considered received by Petefish, Skiles & Co. Bank until you receive an electronic confirmation of the receipt of the deposit. However, receipt of the confirmation from Petefish, Skiles & Co. Bank does not mean that the transmission was error free or complete. Items that are transmitted and received by Petefish, Skiles & Co. Bank by 3:00 p.m. (CST) Monday through Friday, shall be credited to the applicable account on the same business day. Items received after 3:00 p.m. (CST) on any business day shall be credited to the applicable account on the next successive business day.

When will my mobile deposit be available?

Our policy is to make funds from your check deposits available to you on the first Business Day after the day we receive your deposit. We will make funds available for checks and items received, accepted, and successfully processed through the Service according to our standard Funds Availability Policy for your Mobile Deposit Account.

How will I know if there's a problem with my mobile deposit after I submit it?

You will receive a notification by email when your deposit has been received by our Data Center. This email will indicate if the deposit was approved or declined for processing.

What should I do with my paper check after using mobile deposit?

Upon confirmation of your deposit from the Bank, prominently mark the check as "Electronically Presented" and properly store the check to ensure that it is not presented again for payment. Retain all checks you have deposited through Mobile Deposit for at least 60 days. In the event that the image of your check cannot be processed, we may ask for the original item. Following the 60-day retention period, dispose of your check in a manner which will ensure the check will not be presented again, such as shredding.

Are there fees for using Mobile Deposit?

There are no additional fees for using mobile deposit. It is included as part of your mobile banking app. We recommend you check with your service provider for any wireless carrier fees.